```
?show files;ds
File  15:ABI/Inform(R) 1971-2003/Feb 25
         (c) 2003 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2003/Feb 24
         (c) 2003 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2003/Feb 24
         (c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Feb 24
         (c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Feb 24
         (c) 2003 The Gale Group
File   9:Business & Industry(R) Jul/1994-2003/Feb 24
         (c) 2003 Resp. DB Svcs.
File  20:Dialog Global Reporter 1997-2003/Feb 25
         (c) 2003 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2003/Feb 25
         (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Feb 25
         (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Feb 25
         (c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/Feb 25
         (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2003/Feb 22
         (c) 2003 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2003/Feb 24
         (c) 2003 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
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Set	Items	Description
S1	847450	(FINANCIAL OR FINANCE? ? OR INVESTMENT?)(2N)(MODEL? OR PLAN OR PLANNING OR PLANS OR STRATEGY? OR STRATEGIC? OR ADVICE)
S2	808454	(FINANCIAL OR FINANCE? ? OR INVESTMENT)(2N)(COACH? OR COUN-SELING OR COUNSELOR? OR COUNSELLOR? OR ADVIS?R? OR AGENT? ? OR BROKER? ? OR PLANNER? OR ANALYST? OR HELPDESK? OR SPECIALIST? OR TECHNICIAN? OR HELP()DESK?)
S3	494	TELEADVISOR? OR TELEAGENT? OR TELE()AGENT? OR TELE()ADVISO-R? OR TELECOUNSEL?R? OR TELE()COUNSELOR? OR TELEBROKER? OR TE-LE()BROKER? OR TELEPLANNER?
S4	13004621	REALTIME? OR REAL()TIME? OR LIVE OR ACTUAL OR HUMAN? OR PE-RSON(2W)PERSON? OR RTT OR MOTION? OR VIDEO? OR LIVE? OR TELEV-ISED OR CAMCORDER?
S5	218835	(COLLABORAT? OR COMMUNICATION? OR COMMUNICATING OR COMMUNI-CATE OR COMMUNICATES)(3N)(OPTION? ? OR STYLE? ? OR MEDIA? OR -APPROACHES OR CHOICE? ?)
S6	14624190	(ELECTRONIC? OR E OR VOICE? OR INTERNET?)()(MAIL? OR MESSA-GE?) OR VIDEO? OR AUDIO? OR CHAT? OR ICHAT? OR TALK? OR SPEAK? OR TELEPHONE? OR PHONE? OR CELLULAR? OR TELECONFEREN? OR TEL-E()CONFERENC? OR VIODEPHONE?
S7	2150852	INTERFACE? OR GUI OR GUIS OR UI OR UIS OR NUI OR NUIS OR A-CTIVE()DESKTOP OR AWT OR BROWSER? OR HCI OR COMMUNICATION? ?(-2W)WINDOW? ? OR FRONT()END
S8	2	S1(2S)S2(2S)S3
S9	1	RD (unique items)
S10	47	(S1 OR S2)(2S)S3
S11	170030	(S1 OR S2)(2S)(S3 OR S4)
S12	1816	(S1 OR S2)(2S)S5(2S)S6

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S13       321    S7(2S)S1(2S)S2(2S)S4
S14      2977    S7(S)S11
S15        70    S7(S)S12
S16         2    S1(2S)S2(2S)S3
S17         6    S1(S)S2(S)(S3 OR S4)(S)S5(S)S6
S18        35    S1(S)S2(S)(S3 OR S4)(S)S7
S19       158    S10 OR S15 OR S16 OR S17 OR S18
S20        78    S19 NOT PY>1999
S21        46    RD (unique items)
?
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?t9/3,k/all

9/3,K/1   (Item 1 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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00614973 92-30076
How Schwab Wins Investors
Pare, Terence P.
Fortune v125n11 PP: 52-64 Jun 1, 1992
ISSN: 0015-8259 JRNL CODE: FOR
WORD COUNT: 3350

...TEXT: study of 27 million U.S. households in 1988. One finding: Many
investors wanted unbiased **financial**   **advice** . Schwab responded with its
Financial   **Advisors** Service, which provides investors with a list of
financial   **planners** who are willing to work solely for a fee (and who
have no incentive to...
?

?t21/3,k/all

21/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01903249 05-54241
Shopping for value: Insurance distribution in the information age
Arnold, Pat; Wheeler, Bryan; Abernathy, Cheryl; Bates, Richard; et al
CPCU Journal v52n3 PP: 140-152 Fall 1999
ISSN: 0162-2706 JRNL CODE: CPC
WORD COUNT: 7790

...TEXT: conditions he or she is insurable. They probably know very little
about the prospect's **financial** goals or **planning** activities. Planning
advice may or may not be provided by others working for the insurer...

... than 25 percent of the personal auto market. Another 20 percent are
accounted for by **tele - brokers** , who have set up telephone
infrastructures to compete with direct marketers. A staggering 45 percent
...

21/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01511890 01-62878
E-commerce means choice
Lepore, Dawn
Informationweek n649 PP: 84 Sep 22, 1997
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 568

...TEXT: than from existing customersor even better, creating a new
customer base. When Schwab introduced its **Telebroker** and E-Schwab
services, for example, we had similar concerns that these new channels
would...

...By managing the channels properly, we were able to realize a net gain.

Since instituting **Telebroker** , we now handle 80% of our phone calls
electronically, but have also managed to increase...

... personal relationships are paramount. Taking simple transactions out of
the branchesimpossible without the electronic channelsallows **investment
specialists** in the branches to provide better service.
Today, sophisticated traders continue to enjoy the power...

21/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01505702 01-56690
Schwab sweeps Internet rivals
Schmerken, Ivy
Wall Street & Technology v15n10 PP: 60-62+ Oct 1997
ISSN: 1060-989X JRNL CODE: WSC
WORD COUNT: 937

...TEXT: to a branch office before beginning to trade electronically, he

continues. As part of its " **financial** supermarket **strategy** ," Schwab customers can place trades through multiple distribution channels-including the telephone (**Telebroker**), PC or Internet, call centers and branch offices both of which are staffed by licensed...

21/3,K/4   (Item 4 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

01261882 99-11278
Capture and communicate value in the pricing of services
Berry, Leonard L; Yadav, Manjit S
Sloan Management Review v37n4 PP: 41-51 Summer 1996
ISSN: 0019-848X JRNL CODE: SMZ
WORD COUNT: 7548

...TEXT: than the discount securities brokerage firm of Charles Schwab. Eschewing the conventional route of dispensing **investment   advice** through a commission sales force, Schwab concentrated on developing a highly automated, low-cost system...

... Schwab to market a portfolio of financial services with attractive pricing incentives, including in 1989, **Telebroker** , which allows customers to make stock trades using a push-button phone; in 1992, OneSource...

21/3,K/5   (Item 5 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

00895222 95-44614
Will the wirehouses wake up in time?
Pratt, Tom
Investment Dealers Digest v60n32 PP: 12-16 Aug 8, 1994
ISSN: 0021-0080 JRNL CODE: IDD
WORD COUNT: 3520

...TEXT: where the real action is going to be, in the relationship between Schwab and these **financial   planners** . They have simply built a better mousetrap."

HARNESSING TECHNOLOGY

The top discounters--particularly Schwab and...

... service firms to bring the benefits of new technology to their customers. Through Schwab's " **TeleBroker** " and other similar services, consumers can now use touch-tone telephones to do everything from...

21/3,K/6   (Item 6 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

00614973 92-30076
How Schwab Wins Investors
Pare, Terence P.
Fortune v125n11 PP: 52-64 Jun 1, 1992
ISSN: 0015-8259 JRNL CODE: FOR
WORD COUNT: 3350

...TEXT: study of 27 million U.S. households in 1988. One finding: Many
investors wanted unbiased **financial** **advice** . Schwab responded with its
Financial **Advisors** Service, which provides investors with a list of
financial **planners** who are willing to work solely for a fee (and who
have no incentive to...

21/3,K/7 **(Item 7 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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00599815 92-14988
Understanding Human-Computer Interaction for Information Systems Design
Gerlach, James H.; Kuo, Feng-Yang
MIS Quarterly v15n4 PP: 526-549 Dec 1991
ISSN: 0276-7783 JRNL CODE: MIS
WORD COUNT: 12900

...TEXT: 29:11), December 1986, pp. 1094-1105. Bennett, J. "Analysis and
Design of the User **Interface** for Decision Support Systems," in Building
Decision Support Systems, J. Bennett (ed.), Addison-Wesley, Reading...New
York, NY, 1985. Carroll, J.M. "Infinite Detail and Emulation in an
Ontologically Minimized **HCI** ," Proceedings of CHI '90 Human Factors in
Computing Systems, Seattle, WA, 1990, pp. 321-327...

... 1988, pp. 1064-1079. Carroll, J.M. and Carrithers, C. "Training Wheels
in a User **Interface** ," Communications of the ACM (27:8), August 1984, pp.
800-806. Carroll, J.M. and...

...TX, 1989, pp. 7-14. Carroll, J.M., Mack R.L., and Kellogg, W.A. "
Interface Metaphors and User **Interface** Design," in Handbook of
Human-Computer Interaction, M. Helander, (ed.), Elsevier Science
Publishers, Amsterdam, 1988...

... Between Cognitive Style and Dialogue Style: An Explorative Study," in
People and Computers: Designing the **Interface** , P. Johnson and S. Cook
(eds.), Cambridge University Press, New York, NY, 1985, pp. 186...

... Studies (14:1), 1981, pp. 1-150. Gaver, W. "Auditory Icons: Using Sound
in Computer **Interfaces** ," Human-Computer Interaction (2:2), 1986, pp.
167-177. Gaver, W.W. "The SonicFinder: An **Interface** that Uses Auditory
Icons," Human-Computer Interaction (4:1), 1989, pp. 67-94. Geriach, J.H.
and Kuo, F.Y. "Formal Development of Hybrid User-Computer **Interfaces** with
Advanced Forms of User Assistance," Journal of Systems and Software (16:3),
November 1991...

... D., Whiteside, J.A., Wixon, D.R., and Jones, S.J. "Building a
User-Derived **Interface** ," Communications of the ACM (27:10), October 1984,
pp. 1032-1043. Gould, J.D., Lewis...

... the ACM (28:3), March 1985, pp. 300-311. Grudin, J. "The Case Against
User **Interface** Consistency," Communications of the ACM (32:10), October
1989, pp. 1164-1173. Grudin, J. "The Computer Reaches Out: The Historical
Continuity of **Interface** Design," Proceedings of CHI'90 Human Factors in
Computing Systems, Seattle, WA, 1990, pp. 261...

... Systems, Austin, TX, 1983, pp. 212-216. Hartson, H.R. and Hix, D.
"Human-Computer **Interface** Development: Concepts and Systems for Its
Management," Computing Surveys (21:1), March 1989, pp. 5...

... J.J. "Performance, Preference, and Visual Scan Patterns on a Menu-Based
System: Implications for **Interface** Design," Proceedings of CHI'89 Human

Factors in Computing Systems, Austin, TX, 1989, pp. 217-222. Hiltz, S.R. and Kerr, E.B. "Learning Modes and Subsequent Use of Computer- **Mediated Communication** Systems," Proceedings of CHI'88 Human Factors in Computing Systems, Boston, MA, 1986, pp. 149...

... pp. 126-133. Hutchins, E.L., Hollan, J.D. and Norman, D.A. "Direct Manipulation **Interfaces** ," in User Centered System Design, D.A. Norman and S.W. Draper (eds.), Lawrence Erlbaum...

...pp. 1-21. Jones, W.P. and Dumais, S.T. "The Spatial Metaphor for User **Interfaces** : Experimental Tests of Reference by Location versus Names," ACM Transactions on Office Information Systems (4...

...1983, pp. 495-503. Lerch, F.J., Mantei, M.M., and Olson, J.R. "Skilled **Financial Planning** : The Cost of Translating Ideas into Action," Proceedings of CHI'89 Human Factors in Computing...

...Rieman, J. "Testing a Walkthrough Methodology for Theory-Based Design of Walk-Up and Use **Interfaces** ," Proceedings of CHI'90 Human Factors in Computing Systems, Seattle, WA, 1990, pp. 235-242...

... Systems, Austin, TX, 1989, pp. 247-252. Malone, T.W. "Heuristics for Designing Enjoyable User **Interfaces** : Lessons from Computer Systems, J.C. Thomas and M. Schneider (eds.), Ablex, Norwood, NJ, 1984...

... 121-141. McDonald, J.E. and Schvaneveldt, R.W. "The Application of User Knowledge to **Interface** Design," in Cognitive Science and Its Application for Human-Computer Interaction, R. Guinden (ed.), Lawrence...

...13:1), March 1981, pp. 1-12. Morland, D.V. "Human Factors Guidelines for Terminal **Interface** Design," Communications of the ACM (26:7), July 1983, pp. 1-104. Mozeico H. "A Human/Computer **Interfaces** to Accommodate User Learning Stages," Communications of the ACM (25:2), February 1982, pp. 100-104. Myers, B.A. "The Importance of Percent-Done Indicators for Computer-Human **Interfaces** ," Proceedings of CHI'85 Human Factors in Computing Systems, San Francisco, CA, 1985, pp. 11...
...Egan, D.E., Ruedisueli, L.W., Hawley, P.M., and Lewart, D.K. "TNT: A **Talking** Tutor 'N' Trainer for Teaching the Use of Interactive Computer Systems," Proceedings of CHI'88... Systems, Boston, MA, 1986, pp. 78-83. Polson, P. "The Consequences of Consistent and Inconsistent **Interfaces** ," in Cognitive Science and Its Application for Human-Computer Interaction, R. Guinden (ed.), Lawrence Erlbaum...

... Theory," Psychological Review (84:2), March 1977, pp. 127-190. Shneiderman, B. Designing the User **Interface** , Addison-Wesley, Reading, MA, 1987. Somberg, B.L. "A Comparison of Rule-Based and Potentially...

 21/3,K/8   **(Item 1 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
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06617511   Supplier Number: 55681846 (USE FORMAT 7 FOR FULLTEXT)
Schwab Re-Invents Investment Advisor Offering by Marrying New Web Tools With Tailored Services.
PR Newswire, p3150
Sept 8, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1064

...   compounded rate of 45% between 1993 and 1998, from $23 billion to

$146 billion.
    The **investment   advisors** doing business through Schwab
Institutional are independent professionals and businesses -- regulated and
governed by individual...trades placed via online channels. Existing
commission schedules apply to trades placed via live representatives,
TeleBroker (R) or VoiceBroker.
        ** Access to electronic services may be limited or unavailable during
periods of...

 21/3,K/9   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06509114   Supplier Number: 55238978   (USE FORMAT 7 FOR FULLTEXT)
TIAA-CREF Mutual Funds Now Available Through Schwab Mutual Fund
  Marketplace.
PR Newswire, p7698
July 23, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 695

    ...   The minimum for subsequent fund purchases is $500, or just $100
through Schwab's Automatic **Investment   Plan** .** Schwab's toll-free
TeleBroker Service number for mutual fund trading is 1-800-272-4922.
Investors who prefer to...

...223-1200. The minimum initial investment is $250 or $25 if one
establishes an Automatic **Investment   Plan** directly through TIAA-CREF.
Subsequent payments have a $25 minimum.
        TIAA-CREF is a leading...

 21/3,K/10   (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06416922   Supplier Number: 54906937   (USE FORMAT 7 FOR FULLTEXT)
International private banking - a clarion call.
Private Banker International, pNA
June 14, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2051

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...memory bank among other staff, reducing service quality. While the
producer is the main client **interface** , a bank can and should add a great
deal of value to the relationship. If this were not the case, the
independent **financial   adviser   model** would be ubiquitous. The model,
although still evolving, should look to combine the best of...helps fuel a
widespread perception among clients that private bankers are divorced from
their clients' **lives** and needs. Many potential clients have expressed
concern to us about qualitative issues which go...

...on offer (technical specifications) rather than their functionality
(what it can do for people's **lives**). The main culprit in the wealth
industry tends to be investment and fiduciary products, a preoccupation
which is likely to increase given the trend toward. **investment**
banking-style **specialists** . We wonder how many times a potential client

has encountered complex product literature, coupled with...

21/3,K/11   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06369849   Supplier Number: 54734126   (USE FORMAT 7 FOR FULLTEXT)
**RSI Systems Announces the MEDIAPRO SV System for Streaming Video
  Applications.**
PR Newswire, p8703
May 27, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 984

...   for organizations that consistently interface with franchisees,
reseller networks or their associated business partners. The **financial**
community of **analysts** and brokers will also benefit from the systems'
ability to provide both real-time or record for future playback of live
video presentations. Our research has shown that streaming IP **video** will
provide a level of quality that is suitable for remote training and
information transfer...

21/3,K/12   (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06166059   Supplier Number: 53993109   (USE FORMAT 7 FOR FULLTEXT)
Silknet Software Announces $8.8 Million in New Financing.
Business Wire, p1642
March 2, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 336

...   products allow a company to coordinate its interactions with
customers by integrating a variety of **communications   media** , such as the
Web, email and **telephone** . Silknet's software can capture and consolidate
information derived from all these sources and distribute...

21/3,K/13   (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06047312   Supplier Number: 53603404   (USE FORMAT 7 FOR FULLTEXT)
Options for banks to combat threats are becoming clear.
Retail Banker International, n404, pNA
Dec 23, 1998
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 3054

  (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...total includes the 15 billion consumer-to-business transactions that are
recurring, such as monthly **telephone** bills, and the 12 billion
business-to- business transactions that take place in the United...single
vendor controls all aspects of the EBPP system, architecture and service,
and builds proprietary **interfaces** with billers. This vendor is the

exclusive consolidator of bills, but may work with electronic...

...likely to be at odds with billers over transaction economics and control of the customer **interface** , preferring a model that charges high payments fees and limits the ability of the customer...

...the adoption of an open-standard EBPP model that is bank-friendly, they have no **choice** but to **collaborate** both among themselves and with others (such as technology vendors). Even the largest banks do...the way in EBPP. How each bank should proceed will be determined by its online **financial** service **strategy** as well as by the size and nature of its wholesale and retail bases. Online...

...revenue and greatest number of customer relationships at stake. By choosing to position themselves as **front – end** bill presenters, these players can transition and enhance customer relationships online. Institutions that have large...

21/3,K/14   (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05927630   Supplier Number: 53167356   (USE FORMAT 7 FOR FULLTEXT)
Local competition: Internet, cable, and telephone companies may be equally positioned to deliver content and services to consumers.(Industry Trend or Event)
EDGE, on & about AT&T, pNA
Nov 2, 1998
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 690

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
Industry executives were evenly divided on whether consumers will want their local **phone** company, long distance **phone** company, or cable company to deliver their Internet, cable, and **telephone** services. The executives were polled at the 1998 Global Convergence Summit, presented by Business Week and PricewaterhouseCoopers. Thirty-three percent of those polled thought consumers would choose a local **phone** company, 32% thought they would choose a long-distance company, and 31% thought they would...

...represented a cross-section of converging industries, with 13% from the entertainment sector, 17% from **media** , 16% from **communications** companies, 14% from technology companies, and 19% describing their company as a hybrid or combination...

...of broadcast.com described it "as coming out of the silent-movie and into the **talkies** ." He reminded executives of all the "PCs sitting on people's desks, in their office...

...broadcast capable before. For example, this conference." As for the technology to deliver high-quality **audio** and **video** over the Internet, Wagner said, "It (technology) doesn't go backwards." Solomon Trujillo, president and CEO of US West, pointed to DSL technology that will enable **phone** companies to "turbo-charge their copper lines," and thus deliver high bandwidth into the home...

...the results by gender. In the U.S., females are more likely to choose a **phone** company for their **phone** and Internet services (53 percent a local **phone** company and 28 percent a long distance **phone** company), while men were more likely to choose a cable company. The Global Convergence Summit

...

...and local companies, and to public institutions. These services include management, information technology, strategic and **human** resource consulting; audit, accounting, and tax **advice** ; **financial advisory** services including mergers & acquisitions, business recovery, project finance, and litigation support; business process outsourcing services...

21/3,K/15   (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05260931   Supplier Number: 48016541   (USE FORMAT 7 FOR FULLTEXT)
Virtual Malls Financial Services Supermarkets Come to the Internet
Stirland, Sarah
Wall Street & Technology, p056
Oct, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2912

...   to a branch office before beginning to trade electronically, he continues. As part of its " **financial** supermarket **strategy** ," Schwab customers can place trades through multiple distribution channels-including the telephone (**Telebroker**), PC or Internet, call centers and branch offices both of which are staffed by licensed...

21/3,K/16   (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04169018   Supplier Number: 46089146   (USE FORMAT 7 FOR FULLTEXT)
Compaq Announces Record Sales and Operating Profits 1995 Sales of $14.8
  Billion Lift Compaq to No. 5 Computer Company in the World*
News Release, pN/A
Jan 24, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1337

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...sales to become the fifth largest computer company in the world. "Compaq also made important **financial** , market and **strategic** progress in expanding the company's participation in the ever-widening market for personal computer...

...PCs. The company has initiated an aggressive announcement strategy with expanded new product introductions, exciting **communications** **options** and a new branding strategy across the entire range. The company will flex its product...
...the strength of Compaq's engineering by bringing to market significant advances in sound quality, **telephone** and communications capabilities. Customers can also expect to see exciting extensions to the innovative LTE ...for the home PC buyer. In addition, Compaq is currently researching new innovations such as **videophone** communications, arcade-level graphics, easier to use software **interfaces** , colorful new PC designs and much more. In the summer of 1996, Compaq and Fisher...

21/3,K/17   (Item 10 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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04122704   Supplier Number: 46016435   (USE FORMAT 7 FOR FULLTEXT)
SCHWAB ESTIMATES RECORD FOURTH-QUARTER AND FULL-YEAR RESULTS
PR Newswire, p1218LAM031
Dec 18, 1995
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 436

...   we introduced several new technology-based services, including
StreetSmart(TM) 2.0 software, Chinese-language **TeleBroker** (R) services and
our first home page on the World Wide Web. In addition, the Company
completed three acquisitions: British discount **broker** ShareLink
Investment Services plc; TrustMark, Inc:, a developer of 401(k)
recordkeeping software, and Hampton Pension Services...

21/3,K/18   (Item 11 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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03505008   Supplier Number: 44905663   (USE FORMAT 7 FOR FULLTEXT)
Will the Wirehouses Wake Up in Time?
Investment Dealers' Digest, p12
August 8, 1994
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2766

...   where the real action is going to be, in the relationship between
Schwab and these **financial**   **planners** . They have simply built a better
mousetrap.'
      Harnessing technology
      The top discounters - particularly Schwab and...

...service firms to bring the benefits of new technology to their
customers. Through Schwab's ' **TeleBroker** ' and other similar services,
consumers can now use touch-tone telephones to do everything from...

21/3,K/19   (Item 12 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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01160959   Supplier Number: 41321877   (USE FORMAT 7 FOR FULLTEXT)
Charles Schwab & Co., San Francisco
Financial Services Week, p27
May 7, 1990
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 96

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...service systems, Equalizer, Genie, PC Broker and Telebroker. Schwab is
also introducing a new telephone **investment**   **advisory** service.

21/3,K/20   (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11580205   SUPPLIER NUMBER: 20487830   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Blazing new trails in cyberspace.(Focus on: Residential Real Estate)
Corcoran, Barbara
Real Estate Weekly, v44, n31, pS23(1)
March 4, 1998
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 609   LINE COUNT: 00048

...   found on many residential real estates web sites, such as home
descriptions, location information, floor **plans** , **financial** information,
 broker profiles and direct **e - mail** access to brokers are tools enough
to make the sales.
       E-mail has become the...

 21/3,K/21   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10488508   SUPPLIER NUMBER: 21170559   (USE FORMAT 7 OR 9 FOR FULL TEXT)
TELEPHONY POISED TO FATTEN CABLE.
Ellis, Leslie
Multichannel News, v19, n38, p47(1)
Sept 21, 1998
ISSN: 0276-8593   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 893   LINE COUNT: 00071

TEXT:
       NEW YORK -- Whether circuit-switched or Internet-protocol, the
business of providing local **telephone** services to cable operator's
revenues over the next few years. That was the resounding message at a
Kagan Seminars Inc. conference here last Wednesday, when representatives
from Cox **Communications** Inc., **MediaOne** and Tele- **Communications** Inc.
shared practical experience and future plans with a roomful of **financial**
analysts . MediaOne, which was "very pleasantly surprised" by take rates
for the HFC (hybrid fiber-coaxial...

...is also picking up 5 percent to 8 percent more cable subscribers just by
offering **telephone** service, said Greg Braden, vice president of telephony
for the MSO. "It's a great...
...lift for us," he added. TCI will throw its Fremont, Calif., system into
the HFC- **phone** mix before pushing ahead heavily with IP- **phone** services
next year, said David Beddow, executive vice president of TCI and CEO of
the...

...with AT&T Corp. early next April, he added. TCI's early work in cable-
phone service reached its Hartford, Conn., and Arlington Heights, Ill.,
systems three years ago, but it had trailed off in favor of an aggressive
digital- **video** push-until now. "AT&T's plan is to be in a full-U.S...

...Tod Jacobs, a senior telecommunications-research analyst for Sanford C.
Bernstein & Co., presented a comprehensive **financial**   **model** for
cable-delivered IP telephony at the conference, showing that over the next
four to...

...by regional Bell operating companies, so AT&T will push back with
cable-delivered local **phone** service. This will trigger RBOCs to push
against cable **video** , likely by partnerships with satellite providers,
Jacobs said. He concluded that cable will then need to pursue other forms

of revenue, like IP-delivered **phone** service, to fend off **video** competition. "AT&T did not go after TCI for its 17 million customers only," Jacobs...
...But for the time being, Cox and MediaOne fall squarely into the wired-HFC cable- **phone** camp, opting to pursue IP-delivered **phone** services later. Both said they are enjoying better-than-anticipated subscription rates for two-line...

...need to change how they handle the power portion of their networks, so that the **phone** stays **live** when the power fails. McElroy said Cox spends roughly $30 per home passed to add...

...telephony, including the power supply, express cable to make sure that voltage travels to the **phone** box and a status monitor to detect outages. "We had people in the industry a year ago who felt that we'd never see double-digit (penetration) for **phone** service," McElroy said. "I think that we'll go well beyond that." Jacobs said two...

 21/3,K/22   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09293150   SUPPLIER NUMBER: 19033712   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The offering and distribution of securities in cyberspace: a review of
   regulatory and industry initiatives.(Blue Sky Survey)**
Gavis, Alexander C.
Business Lawyer, 52, n1, 317-378
Nov, 1996
ISSN: 0007-6899   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 33460   LINE COUNT: 02746

...   half of all American households own at least one PC); Jim Morrison, Hot Modems, Cold **Lives** : Refugees From Cyberspace, N.Y. Times, Apr. 30, 1995, at 45 (estimating that 31 % of...C.) (May 9, 1996) (hereinafter Adopting Release); Use of Electronic Media by Broker-Dealers, Transfer **Agents** , and **Investment Advisers** for Delivery of Information; Additional Examples under the Securities Act of 1933, Securities Exchange Act...Advisers Act Rule 204-2(a)(7), which provides, in relevant part, that a registered **investment adviser** shall keep and maintain true, accurate, and current originals of all written communications it receives...

...88.) Thomson Fin. Serv., 1993 SEC No-Act. LEXIS 1241, at *8. With respect to **investment advisers** , the staff stated, "(r)egistered **investment advisers** that participate in OASYS Global must preserve (confirmations), whether received electronically or otherwise, in an...

...204-2(g), 17 C.F.R. (sections) 275.204-2(g) (1996), which allows **investment advisers** to produce or reproduce records in computer storage medium, and allows them to maintain and...

...Act. LEXIS 1241, at *10. For further background on the storage of electronic records by **investment advisers** , see First Call Corp., SEC No-action Letter, 1995 SEC No-Act. LEXIS 693 (Sept...

...not have the technological capacity to receive electronic transmissions of information from broker-dealers, transfer **agents** , or **investment advisers** , the interpretation does not apply to other requirements to file information with the SEC under...

...and broker-dealer and associated persons compensation. Id. at 24,648-49. With respect to **investment advisers** , it covers: (i) adviser brochures

(Part 11 of Form ADV); (ii) consents to the assignment...

...15-16. Section 203(b)(3) of the Advisers Act exempts from registration requirements "any **investment adviser** who during the course of the preceding twelve months has had fewer than fifteen clients and who neither holds himself out generally to the public as an **investment adviser** nor acts as an **investment adviser** to any **investment** company registered under subchapter I of this Act." 15 U.S.C. (sections) 80b-3...Amber Wit, and Black Wit Beer, a Belgiantype beer. See Hal Lux, Beer brewer now **plans** on-line **investment** bank, Inv. Dealers' Dig., Apr. 8, 1996, at 10; Firm Halls Trading Stock on Internet...

 21/3,K/23   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08283012   SUPPLIER NUMBER: 17586475   (USE FORMAT 7 OR 9 FOR FULL TEXT)
SCHWAB REPORTS RECORD THIRD QUARTER AND NINE-MONTH RESULTS
PR Newswire, p1012SF008
Oct 12, 1995
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 863   LINE COUNT: 00111

...   powerful version of our StreetSmart(R) software, added Mandarin and Cantonese-language capability to our **TeleBroker** (R) service, and introduced our first home page on the World Wide Web. In addition, the Company acquired British discount **broker** , ShareLink **Investment** Services plc, which recently introduced trading on the Internet."
     SchwabFunds(R) money market balances and...

 21/3,K/24   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08267822   SUPPLIER NUMBER: 17440973   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mutual fund and variable insurance products performance advertising.
Kirsch, Clifford E.; Faria, Wendell M.; Conner, W. Thomas
Business Lawyer, 50, n3, 925-993
May, 1995
ISSN: 0007-6899   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 33928   LINE COUNT: 02822

...   2) the fund's Statement of Additional Information to contain a more detailed explanation and **actual** performance figure quotations. 1986 Proposing Release, supra note 138, at nn. 64-65 and accompanying...See item 22(b)(iii) of Form N-1a (203.) For example, if a 5% **front - end** load is charged, the ending redeemable value would be calculated based on an initial investment...

...definition is designed to reflect current earnings, yield should not be restated. (212.) An adjusted **front - end** load would change the number of shares that the investor would be assumed to purchase...

...included performance results in advertisements and sales literature only from the date that its current **investment adviser** became the ...such acquisition or employment was contemplated. (268.) Philadelphia Fund, Inc., supra note 260. (269.) Three **advisers** had provided **investment advice** to the fund. The current adviser was affiliated with the former adviser because a portfolio manager, Mr. Baxter, who had been solely responsible for providing **investment advice** to the fund when it was managed by the

former adviser, organized a corporate **investment** **adviser** , which was the current adviser, and became president, treasurer, sole director, and sole shareholder of...

...Classes of Shares; Disclosure by Multiple Class and Master-Feeder Funds, Class Voting on Distribution **Plans** , **investment** Company Act Release No. 20915, 1995 SEC LEXIS 422 (Feb. 23, 1995). Many other funds...

21/3,K/25   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07997192   SUPPLIER NUMBER: 17285638   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Schwab reports record results; board declares dividend increase and stock split.
Business Wire, p7180108
July 18, 1995
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 388   LINE COUNT: 00111

...   powerful version of StreetSmart(R); we
    added Mandarin and Cantonese language capability to our touchtone
    TeleBroker (R) service, and we introduced our first home page on the
    World Wide Web," Mr. Schwab said. "We also completed our
    acquisition of British discount **broker** ShareLink **Investment**
 Services
    plc for approximately $65 million in late June 1995."
        In addition, Schwab introduced two...

21/3,K/26   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07160520   SUPPLIER NUMBER: 14696782   (USE FORMAT 7 OR 9 FOR FULL TEXT)
SCHWAB REPORTS RECORD 1993 RESULTS; BOARD DECLARES 40% DIVIDEND INCREASE
PR Newswire, p0113SF001
Jan 13, 1994
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 2184   LINE COUNT: 00302

...   in developing and delivering new technologies and services to
customers, including mutual fund trading on **TeleBroker** (R) for the first
time, introduction of the first Windows(TM)-based investment software,
StreetSmart(TM), and the release of SchwabLink(TM) 2000 software for
investment   advisors ."
        The Charles Schwab Corp., through its principal operating subsidiary,
Charles Schwab & Co. Inc., is a...

21/3,K/27   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02332904   SUPPLIER NUMBER: 55818471   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hands-On E-Business.(Industry Trend or Event)
Coleman, David; Ward, Lewis
e-Business Advisor, 17, 8, 10
Sept, 1999
LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3869   LINE COUNT: 00313

... is apparently winning the implementation battle at Cisco due to the enhanced functionality of The **Collaboration** Server and **Media** Blender, which supports computer-telephony integration (CTI) and a direct PBX **interface** . WebLine reportedly didn't have any firewall issues, either. The Sales and Marketing group at...

21/3,K/28   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer ⌐DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02226286   SUPPLIER NUMBER: 21193850   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Delay in STP Standards Leads the Industry in Different
  Directions.(straight-through processing, securities trading) (Technology
  Information)
Helland, Erik
Wall Street & Technology, v16, n10, p31(1)
Oct, 1998
ISSN: 1060-989X   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 2959   `LINE COUNT: 00235

TEXT:
     ...minimize operational risks which can kill a trade. The market is already responding. For example, **financial   analysts** maintain that FIX (Financial Information Exchange) -- an industry-accepted protocol used for order routing -- will...

...Internet or an intranet before translation into Swift messaging code. The FIX Protocol committee of **financial   analysts** overseeing its development notes in documents presented on its Web site that XML could be ...firm owned by global custodian Bank of New York. The firm is building its GlobalTrade **real - time** Windows-based messaging **interface** into a back office processing platform -- known as straight-through execution and processing (STEP) -- to...

...Given the kind of business we want to do, the committee will determine what the **interfaces** need to he in place," he says. The only reason the market will heed the...

...RMA, a New York-based consulting firm. "The global money management community is spending on **front - end** systems, which include order routing, because it ties into risk management systems. Exotics and structured...Harknett, director of operations and technology international for Braid. So, what type of external STP **model** should **financial** institutions expect once the transaction leaves the financial institution? Middleware technology like Braid's Gemini...

21/3,K/29   (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01942639   SUPPLIER NUMBER: 18351062
Quicken makes it even easier to craft a financial plan. (Intuit's Quicken
  Financial Planner personal finance software) (Software
  Review)(Evaluation)
Langberg, Mike
San Jose Mercury News, p1F(2)
June 2, 1996
DOCUMENT TYPE: Evaluation   ISSN: 0747-2099   LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT: Intuit's $39 Quicken **Financial** **Planner** personal **finance** software effectively allows consumers to **plan** for **financial** events and retirement though the information and suggestions provided by the product can be upsetting. After users enter financial data, the software immediately indicates whether their **financial** **plans** and capabilities will meet their long-term goals. Quicken **Financial** **Planner** is extremely easy to use and offers a logical and intuitive **interface** . The software includes advice, in the form of brief **video** clips, from **financial** **advisor** Jane Bryant Quinn. Consumers will have to consult with other resources to obtain in-depth...

21/3,K/30 **(Item 4 from file: 275)**
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01752989 SUPPLIER NUMBER: 16670597 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The interactive investor. (six investment-management packages reviewed)
 (Software Review)
Yakal, Kathy
Computer Shopper, v15, n4, p206(2)
April, 1995
DOCUMENT TYPE: Evaluation ISSN: 0886-0556 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1522 LINE COUNT: 00129

...ABSTRACT: Tax Guidebook and an Electronic Stock Guide with many historical graphs. Intuit uses audio and **video** to enhance the advice provided in its $40 TurboTax Multimedia package. SoftKey International's $79...

...containing a vast amount of information, although it makes relatively little use of graphics and **video** elements. Vertigo Development Group has a line of impressive multimedia titles that present **financial** **advice** under the ActiveBook **interface** . Its $49.95 Jonathan Pond's Personal **Financial** **Planner** includes many **video** clips of **financial** **advisor** Pond explaining difficult concepts, a set of interactive worksheets that give users a picture of...

21/3,K/31 **(Item 5 from file: 275)**
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01452466 SUPPLIER NUMBER: 11276325 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The electronic broker that could. (Charles Schwab and Company Inc., Schwab
 Architecture Migration Strategy upgrade project)
Schmerken, Ivy
Wall Street Computer Review, v8, n12, p42(5)
Sept, 1991
ISSN: 0738-4343 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2276 LINE COUNT: 00183

... a 10 percent discount on top of its already reduced rates. Three electronic trading services- **TeleBroker** , Equalizer and GEnie-generate 14 percent of the firm's order flow.
 Plans to Acquire6 billion came from **financial** **advisers** that use Schwab's trading desk.
 And while Wall Street has been shrinking in offices...

...to offer trading, back-office and marketing support to money managers.

Of the 2,300 **financial advisers** who trade through Schwab, 200 use the Account Access Link, a communications interface, launched in...

...an electronic network to deliver back-office support, client statements and independent research reports to **financial advisers** using the GEIS network. "We initially focused on the back-office assistance that is usually...

...the firm's information systems have increased. In order to keep devising innovative products like **TeleBroker** , Schwab must have flexible access to information about and products.
Downsizing. Though Schwab's on...

21/3,K/32 **(Item 6 from file: 275)**
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01246234 SUPPLIER NUMBER: 06811959 (USE FORMAT 7 OR 9 FOR FULL TEXT)
January through June, 1988. (Lotus mid-year index)
Lotus, v4, n7, p105(4)
July, 1988
ISSN: 8756-7334 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3455 LINE COUNT: 00263

TEXT:
...Feb 18 laptops, at Comdex/Fall '87, Jan 16 Macintosh, market growth, May 11 Macintosh **interface** , Apple lawsuit, May 11 new technologies, Apr 19 PCs, falling prices, Jun 11 PCs, four...purchase, o,s: Jan 58 funds-accumulation worksheet, o,s: Apr 54 software (see SOFTWARE, **financial modeling**) see also ACCOUNTING INVESTMENT, REAL ESTATE FORECASTING assumption-sensitivity analysis, o,s: Mar 32 damped...STRINGS PROFILES "Gordon Bell: Building a Dream," Jun 24 "Rob Campbell: Hooked on Graphical User- **Interface** Design," Mar 29 "Jim Faulkerson: Adding 'Eyes' to PCs," Jan 22 "John Gantz: Industry Guru...

...data retrieval: Fetch!, May 118 data security: Save Our Spreadsheet, Apr 94 decision support: Decision **Analyst** , May 22 **financial modeling** : X-Y-Z:Model, Apr 116 @function: @Functions #1, Mar 22 grammar checking: Grammatik II...Fall '87, Jan 16 TRAINING Arthur Young's Lotus Macros and Advanced Functions Self-Teaching **Video** Course, Jun 70 listings, o,s,j: Jun 106 Lotus Courseware, Jan 7, Jun 106...

21/3,K/33 **(Item 1 from file: 9)**
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

02132328 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Outsource Ad Placement
(Paradigm Direct Marketing's Paradigm Interactive division signs Crestar,
First USA Bank and First Tennessee Bank as clients for Internet ad
placement services)
FutureBanker, v 2, n 4, p 24
April 1998
DOCUMENT TYPE: Journal ISSN: 1092-9061 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 366

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...First Tennessee, which launched its on-line bank in March, is the first to go **live** with the service. Its home banking site allows users to open accounts, get balances, download transactions, pay bills, view a consolidated account summary, and **plan** their **financial** futures by using a **financial** **advisor** ."Paradigm (has) the broad experience base to do on-line placements, saving us the cost...

...selected Web sites such as CNN, CNNfn and ESPN. They pop up when a home **browser** uses certain key words like "banking" or "mortgage loans."

"Our job is to find people...

21/3,K/34 **(Item 2 from file: 9)**
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

01604005 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Top 100 of 1995
(AirTouch Communications merger of its domestic cellular systems with US
 West's cellular business was the leading m&a transaction in the US in
 1995)
Mergers & Acquisitions, v 30, n 5, p 32+
March 1996
DOCUMENT TYPE: Journal; Ranking ISSN: 0026-0010 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1850

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
100 Largest Transactions by Purchase Price

	Acquiring Company Financial Advisers (Where Known)	Acquired/Merged Company Financial Advisers (Where Known)	Price ($ mil)
1	Merger: AirTouch Communications (domestic **cellular** assets) Salomon Brothers	US West Inc. (domestic **cellular** assets) Lehman Brothers	$13,500.0
2	Merger: Bell Atlantic Corp. (cellullar **phone** business) Bear, Stearns	NYNEX Corp. (**cellular** **phone** business) Morgan Stanley	13,000.0
3	Merger: Martin Marietta...110.0	Lockheed Martin Corp. Goldman, Sachs	10,000.0
65	Citizens Utilities Co. Lazard Freres	GTE Corp. (500,000 **phone** -access lines)	1,100.0*
66	ITT Corp. and Cablevision...	Viacom Inc. (Madison	1,075.0*
...Bank		Switzerland	
82	Marcus Cable Co. LP and Charter **Communications** Inc. Toronto-Dominion Bank & Trust	Hallmark Cards Inc. (Crown **Media**) Goldman, Sachs	900.0*
83	Boston Scientific	SciMed Life Systems Inc.	897...

...Sybase Inc.	Powersoft Corp.	817.3
Bear, Stearns;	Goldman, Sachs	
Unterberg Harris		
91 Softbank Corp.	**Interface** Group	800.0*
Wasserstein,	(Exhibition unit)	
Perella; Nomura	Goldman, Sachs	
Wasserstein		
Perella		
92 Lenfest Group...		

21/3,K/35   (Item 3 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

01534848 (USE FORMAT 7 OR 9 FOR FULLTEXT)
401(k) Plans Evolve To Offer More Investment Choices
("Self-directed brokerage accounts" the latest thing in 401(k) plans)
National Underwriter Life & Health, p 7+
June 10, 1996
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 789

ABSTRACT:
...instance, as 401(k) have grown in number and assets under management, so
has the **investment** sophistication of **plan** participants. Most of the
older investors now "want to direct their own 401(k) investments...

21/3,K/36   (Item 1 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

07124311 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet Technology - Recommended Offer - Part 1
REGULATORY NEWS SERVICE
September 08, 1999
JOURNAL CODE: WRNS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 6475

     ... limited to expansion of Internet services into Europe, that are
subject to risks and uncertainties. **Actual** results may differ materially
from those described in the forward looking statements as a result...and
Web hosting services. These services enable enterprises to use standard
Internet tools such as **browsers** and high-performance servers to customise
data communications within an enterprise and between an enterprise...

21/3,K/37   (Item 2 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04715087 (USE FORMAT 7 OR 9 FOR FULLTEXT)
WebLine   Communications' Products Selected By   Trimark   Investments   To
Increase Service On Financial Adviser Web Site
BUSINESS WIRE
March 22, 1999
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 800

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

February 25, 2003 18 17:52

...   Advisers Web Site can click on a "Call Me Now" button to request an immediate **telephone** call from a Trimark representative and establish a link between their respective Web **browsers** . As the **financial** **advisor** and the Trimark representative **speak** on the **telephone** , they can co-navigate the Web, securely share electronic documents including account information, prospectuses, marketing material and interactively complete shared Web-based forms - allowing **financial** **advisers** to receive service and complete transactions without ever leaving their desktops.
     "While call centers and...

21/3,K/38   (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

03109452
Microsoft Announces MSN MoneyCentral, a New One-Stop Online Personal Finance Resource for Consumers
PR NEWSWIRE
October 14, 1998
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1099

     ...they need it. Each area of MoneyCentral is designed with a similar, easy-to-follow **interface** and navigation scheme. So whether they're searching the Quick Reference guide in Retirement & Wills...

... researching a new six-month CD rate in Money & Banking, the simple design and consistent **interface** make it easy to find what users are looking for quickly and easily. The MoneyCentral...

... investment ideas. Investor's articles and columns of MSN MoneyCentral should not be construed as **investment** **advice** , nor does their appearance imply an endorsement by Microsoft Corp. of any specific security or...

21/3,K/39   (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

03004523
Yesler Software Announces Yesler Alive; Now Anyone can Produce Multimedia Communications for the Web
BUSINESS WIRE
October 05, 1998 ·
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 865

     ... effective communication vehicle for everyone. Yesler is funded by Polaris Venture Partners, with a minority **investment** and **strategic** relationship with Allaire Corporation. For more information on Yesler Software, call 206-382-9969 or...

... Internet World or Comdex. CONTACT: Yesler Software, Seattle Ann Revell-Pechar, 206/382-9969 or **cellular** : 206/618-2635 Annrp@yesler.com 08:03 EDT OCTOBER 5, 1998

21/3,K/40   (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

02950232
Vertical Networks Delivers the InstantOffice System, Fully Integrated Voice and Data Solution for Branch Offices and Small Businesses
BUSINESS WIRE
September 28, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1396

...voice or data systems or outfitting a new office site. Companies pay only for those **communications** **options** they require. For example, businesses that have outgrown their Centrex **phone** systems can install the InstantOffice system to take advantage of the latest in voice communications...

...a full range of existing and emerging applications. Initial applications include computer telephony, call accounting, **voice** **mail** with automated attendant, Internet access, virtual private network (VPN) services and a standards-based management...

... the base platform provides the core functionality that can be used as a file server, **video** server, Web server and fax server in future releases. PBX Reliability Ensures On-Demand Availability...

... subsystem, redundant power and storage systems, a robust "always-on" software architecture and life-line **phone** services. Together, these features ensure that the system provides top performance on a continual basis...

21/3,K/41   (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0006546637   BOCJIBOADXFT
International Company News: Discount brokers take a beating in US - Patrick Harverson on how the decline in investor activity has affected margins
PATRICK HARVERSON
Financial Times, P 28
Friday, October 9, 1992
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
Word Count: 1,044

...by people sitting in branches. Today, 50 per cent of our phone calls go to **TeleBroker** ,' a service that allows customers to buy and sell stocks on their touch-tone telephone...

...Pottruck.

What Schwab is doing, however, is linking up with the money managers through its **Financial** **Advisors** Service. Launched in 1987, FAS provides investors with lists of independent **investment** **advisers** who work solely for fee. In return, the advisers route transactions and account servicing to...

21/3,K/42   (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00130379 19991101305B0335   (USE FORMAT 7 FOR FULLTEXT)
NEXTLINK Announces Record Third Quarter Results

Business Wire
Monday, November 1, 1999   15:12 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,782

...access lines as of September 30, 1999. The
     Company defines an access line as a **telephone** connection between
     a customer purchasing local **telephone** services and NEXTLINK.
     This connection does not include the concept of access line
     equivalents (ALEs...

...with no
     multipliers used for trunk ratios, except for those trunks over
     which primary rate **interface** (PRI) service is provided, which
     are counted as 23 access lines.

Copyright (C) 1999 Business...

 21/3,K/43   (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00037590 19990429119B1486   (USE FORMAT 7 FOR FULLTEXT)
**NEXTLINK Communications Reports Record Growth in Revenue and Access Lines
Installed in the First Quarter**
Business Wire
Thursday, April 29, 1999   15:49 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,486

...access lines as of March 31, 1999. The Company defines an
     access line as a **telephone** connection between a customer
     purchasing local **telephone** services and NEXTLINK. This connection
     does not include the concept of access line equivalents (ALEs...

...with no multipliers used for
     trunk ratios, except for those trunks over which primary rate
      interface (PRI) service is provided, which are counted as 23
     access lines.

 -0- ALW/CER/KS...

 21/3,K/44   (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2003 San Jose Mercury News. All rts. reserv.

09001160
**YOUR MONEY ACHIEVING GOALS OF EARNING MORE AND SPENDING LESS WILL LAST A
   LIFETIME**
San Jose Mercury News (SJ) - Wednesday, January 1, 1997
By: MARK SCHWANHAUSER AND SHERRI ENG, Mercury News Staff Writers
Edition: Morning Final Section: Getting Ahead Page: 9F
Word Count: 950

... say you should pay it off even if it means shelving your contributions
to retirement **plans** .
 * Re-evaluate **financial** goals.

This one can be fun - really. Jot down a wish list of your big...

... they do. But if the thought of Alan Greenspan testifying sends you
rushing for your **tele - broker** , ask yourself whether you're truly
comfortable trading stocks. Regardless of your answer, at least...

21/3,K/45   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03477643   Supplier Number: 47170524   (USE FORMAT 7 FOR FULLTEXT)
Wrap-up: CONTRACT SIGNINGS
Bank Technology News, pN/A
March 1, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 316

...   time market data. Telesphere will supply Schwab with quotes for
electronic processing in Schwab's **TeleBroker** , Voice Broker, Web Trading
and PC products.
    Atlanta-based Zeliff Wallace Advisory Co. has converted...

...of its portfolio management accounting service. With $450 million in
assets, Zeliff Wallace is an **investment counseling** firm serving high
net worth individuals and institutions. CheckFree Investment Services,
formerly known as Security...

21/3,K/46   (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1306503   LNM003
Freepages Group plc: Strategic equity investment by Equifax in Request UK

DATE: July 13, 1998   12:31 EDT   WORD COUNT: 513

July 13 /PRNewswire/ -- Freepages Group plc (Nasdaq: FREEY) is pleased to
announce a **strategic** equity **investment** by the European arm of Equifax,
the $1.4 billion information solutions provider and Request...

... for the nearest building society for example might be passed straight
through to a Request **tele - agent** who will provide a free tour of the
mortgage market, with personalised quotations from a...
?

```
?show files;ds
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200313
         (c) 2003  Thomson Derwent
File 344:Chinese Patents Abs Aug 1985-2003/Jan
         (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2002/Oct(Updated 030204)
       . (c) 2003 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI.  All rts. reserv.
```

Set	Items	Description
S1	275	(FINANCIAL OR FINANCE? ? OR INVESTMENT?)(2N)(MODEL? OR PLAN OR PLANNING OR PLANS OR STRATEGY? OR STRATEGIC? OR ADVICE)
S2	157	(FINANCIAL OR FINANCE? ? OR INVESTMENT)(2N)(COACH? OR COUNSELING OR COUNSELOR? OR COUNSELLOR? OR ADVIS?R? OR AGENT? ? OR BROKER? ? OR PLANNER? OR ANALYST? OR HELPDESK? OR SPECIALIST? OR TECHNICIAN? OR HELP()DESK?)
S3	0	TELEADVISOR? OR TELEAGENT? OR TELE()AGENT? OR TELE()ADVISOR? OR TELECOUNSEL?R? OR TELE()COUNSELOR? OR TELEBROKER? OR TELE()BROKER? OR TELEPLANNER?
S4	1029291	REALTIME? OR REAL()TIME? OR LIVE OR ACTUAL OR HUMAN? OR PERSON(2W)PERSON? OR RTT OR MOTION? OR VIDEO? OR LIVE? OR TELEVISED OR CAMCORDER?
S5	2078	(COLLABORAT? OR COMMUNICATION? OR COMMUNICATING OR COMMUNICATE OR COMMUNICATES)(3N)(OPTION? ? OR STYLE? ? OR MEDIA? OR APPROACHES OR CHOICE? ?)
S6	895274	(ELECTRONIC? OR E OR VOICE? OR INTERNET?)()(MAIL? OR MESSAGE?) OR VIDEO? OR AUDIO? OR CHAT? OR ICHAT? OR TALK? OR SPEAK? OR TELEPHONE? OR PHONE? OR CELLULAR? OR TELECONFEREN? OR TELE()CONFERENC? OR VIODEPHONE?
S7	300287	INTERFACE? OR GUI OR GUIS OR UI OR UIS OR NUI OR NUIS OR ACTIVE()DESKTOP OR AWT OR BROWSER? OR HCI OR COMMUNICATION? ?(2W)WINDOW? ? OR FRONT()END
S8	8	S1 AND S2 AND S4
S9	8	(S1 OR S2) AND S4 AND S7
S10	0	(S1 OR S2) AND S5 AND S6 AND S7
S11	2	(S1 OR S2) AND S5 AND S6
S12	66	(S1 OR S2) AND (S5:S7)
S13	13	S8:S11
S14	56	S12 NOT S13

?

?t13/4/all

13/4/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003   Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2003-039142/200303|
DX- <RELATED> 2001-343527; 2001-343937; 2002-635858|
XR- <XRPX> N03-030529|
TI- Internet-based **financial   counseling** provision method involves
    constructing **financial   model** for user and providing **financial
    advice** through computer and/or **live** coaching, based on service level
    defined in user's agreement|
PA- SLOAN R E (SLOA-I); SLUTSKY S B (SLUT-I)|
AU- <INVENTORS> SLOAN R E; SLUTSKY S B|
NC- 001|
NP- 001|
PN- US 20020111890 A1 20020815 US 99431389   A 19991101 200303 B
    <AN> US 2000705154 A   20001101
    <AN> US 2001927560 A   20010810|
AN- <LOCAL> US 99431389 A 19991101; US 2000705154 A 20001101; US 2001927560
    A 20010810|
AN- <PR> US 2000705154 A 20001101; US 99431389 A 19991101; US 2001927560 A
    20010810|
FD- US 20020111890 A1 G06F-017/60   CIP of application US 99431389
                Cont of application US 2000705154|
LA- US 20020111890(32)|
AB- <PN> US 20020111890 A1|
AB- <NV> NOVELTY - A service level agreement that defines user's desired
    level of support, is developed with the user. A **financial   model** is
    constructed for the user, and necessary **financial   advice** is
    provided to the user through computer coaching and/or **live** coaching,
    as determined by the service level.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
    following:
        (1) **Financial   advisor** system;
        (2) **Financial   model** generator;
        (3) Service level generator;
        (4) Coach computer system;
        (5) **Live** counselor system; and
        (6) **Financial   counseling** providing program.
        USE - For providing personalized **financial   counseling** to users
    such as investors, online discount brokerage customers through
    Internet.
        ADVANTAGE - Enables integration of automated coaching with **live**
    advising and hence allows users to obtain the benefits of **live**
    advisor's expertise and experience and the convenience and cost savings
    of automated coach. Enables users to receive customized **financial
    advice** tailored to his life intentions.
        DESCRIPTION OF DRAWING(S) - The figure shows the architecture of
    financial management information system.
        pp; 32 DwgNo 1/17|
DE- <TITLE TERMS> BASED; FINANCIAL; PROVISION; METHOD; CONSTRUCTION;
    FINANCIAL; MODEL; USER; FINANCIAL; ADVICE; THROUGH; COMPUTER; **LIVE** ;
    COACH; BASED; SERVICE; LEVEL; DEFINE; USER; AGREE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-N01A2F; T01-N01D; T01-S03|
FS- EPI||

February 25, 2003 1 18:22

13/4/2 **(Item 2 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-724029/200278|
XR- <XRPX> N02-570874|
TI- Process for interactive collaborative group decision making among
multiple participants for networked computers is based on specifying
automatic logic model process and collecting survey response data|
PA- COUSINS DOWNS PARTNERSHIP (COUS-N); SOFILOGIC LLC (SOFI-N)|
AU- <INVENTORS> COUSINS P A; DOWNS D L|
NC- 100|
NP- 002|
PN- WO 200284561 A1 20021024 WO 2002US10999 A 20020408 200278 B|
PN- US 20030023685 A1 20030130 US 2001836886 A 20010417 200311|
AN- <LOCAL> WO 2002US10999 A 20020408; US 2001836886 A 20010417|
AN- <PR> US 2001836886 A 20010417|
FD- WO 200284561 A1 G06F-017/60
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
    CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG
    KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT
    RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW|
LA- WO 200284561(E<PG> 55)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
    DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU
    SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM;
    ZW|
AB- <PN> WO 200284561 A1|
AB- <NV> NOVELTY - Process for interactive, collaborative group
    decision-making among multiple participants consists in specifying
    elements of a participant survey process, the elements each relating to
    spheres of influence objects to be used in a decision-making process,
    collecting survey response data for the survey elements from multiple
    participants using a survey process.|
AB- <BASIC> DETAILED DESCRIPTION - An automatic logic model process is
    specified for facilitating group decisions according to decision logic
    functions given the survey response data as inputs, automatically and
    continuously analyzing the survey response data to provide a compiled
    collaborative group decision reflecting changes to the survey response
    data on a **real time** basis, automatically and continuously
    identifying, collecting and compiling opportunities for action to
    improve organizational performance and automatically tracking changes
    and monitoring performance to provide guidance in managing the change
    process.
        A **real - time** interactive display of results of the analyzing
    step is presented and the spheres of influence elements are selected
    from a group consisting of leadership, marketing, **strategy**, **finance**
    , operations, styles, structure, culture, development, staffing and
    customer elements and populated with data from a questionnaire.
        INDEPENDENT CLAIMS are included for:
        (1) A dynamic multidimensional array for representing information
    pertaining to measurement of **human** reasoning   •
        (2) An apparatus for collecting and displaying **human** perception
    in the context of a **real time** dynamic model of a network of event
    nodes
        (3) A graphic display object for showing proportional distribution

of responses in a survey data structure
    (4) An apparatus to collect and display facts that support **human** perceptions in the context of a **real** **time** dynamic model of a network of event nodes
    (5) A data processing apparatus
    (6) An apparatus for collecting and displaying tasks for a **real** **time** dynamic model of a network of event nodes
    (7) An apparatus for collection and display of knowledge assets
    USE - Process is for interactive collaborative group decision making among multiple participants for networked client **browser** and application server computers.
    ADVANTAGE - Process employs a constant basis and format for visual displays to bridge differences in the metrics or data on display originating from different sources and audiences. The visual format is simple and illustrative and can be used effectively by a variety of people after only a short period of training or exposure to the system. The common graphical format lends itself to implementation in a data structure format that can be stored, analyses, compiled, categorized and reviewed quickly and effectively across a number of different organizational areas or user criteria. The process uses computer industry standard products to run and is designed to pull information from various sources using conventions embedded in the object oriented software. The process uses the Internet and Web based architecture to enable delivery of up to the moment visual displays of the process to a set of users located at dispersed sites. This permits viewing of the collected information and generated reports for all decision-makers in a diverse organization, and allows the use of built in security and privacy of access features of such a system while addressing speed and scalability concerns. The process saves resources, guides thinking and acting, establishes a common frame of reference for members of an organization, supports creativity for individuals and groups and reflects rather than minimizes the unique qualities of the organization that make it unique. The process renders maps showing the interaction of the process properties in a uniform schematic representation so that patterns of collective reasoning and interactive collaborative group decision making can be detected.
    DESCRIPTION OF DRAWING(S) - The figure shows implementation of an influence map used for data visualization.
    pp; 55 DwgNo 2/11|
DE- <TITLE TERMS> PROCESS; INTERACT; GROUP; DECIDE; MULTIPLE; PARTICIPATING ; COMPUTER; BASED; SPECIFIED; AUTOMATIC; LOGIC; MODEL; PROCESS; COLLECT ; SURVEYING; RESPOND; DATA|
DC- T01|
IC- <MAIN> G06F-015/16; G06F-017/60|
MC- <EPI> T01-N01A2D; T01-N01A2E|
FS- EPI||

13/4/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-635858/200268|
DX- <RELATED> 2001-343527; 2001-343937; 2003-039142|
XR- <XRPX> N02-502357|
TI- Communication establishment method in **financial** **modeling** and **counseling** system, involves enabling communication between user and **live** advisor through PC, PDA based on user selected **communication** **option** |
PA- SLOAN R E (SLOA-I); SLUTSKY S B (SLUT-I)|
AU- <INVENTORS> SLOAN R E; SLUTSKY S B|

NC- 001|
NP- 001|
PN- US 20020091607 A1 20020711 US 99431389   A 19991101 200268 B
    <AN> US 99452273   A 19991130
    <AN> US 2000579849 A 20000525
    <AN> US 2000705290 A 20001101
    <AN> US 2001929735 A 20010813|
AN- <LOCAL> US 99431389 A 19991101; US 99452273 A 19991130; US 2000579849 A
    20000525; US 2000705290 A 20001101; US 2001929735 A 20010813|
AN- <PR> US 2000705290 A 20001101; US 99431389 A 19991101; US 99452273 A
    19991130; US 2000579849 A 20000525; US 2001929735 A 20010813|
FD- US 20020091607 A1 G06F-017/60   CIP of application US 99431389
                CIP of application US 99452273
                CIP of application US 2000579849
                Cont of application US 2000705290|
LA- US 20020091607(25)|
AB- <PN> US 20020091607 A1|
AB- <NV> NOVELTY - An automated **financial coaching** is provided in a web
    page environment. Several **communication options** such as online
    chat, **e-mail** or **video** clips are displayed to a user with a **live**
    advisor in the web page environment. Communication is enabled between
    the user and the **live** advisor through PC, pager, based on the user
    selected **communication option** to provide **live financial
    coaching**. |
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
    following:
        (1) Communication system for **financial modeling** and **counseling**
    system; and
        (2) Computer program for providing communication medium in a
    financial modeling and **counseling** system.
        USE - For establishing communication in **financial modeling** and
    counseling system using computer network such as wide area network
    (WAN).
        ADVANTAGE - **Financial coaching** is given **lively** in a cost
    effective, efficient and affordable fashion.
        DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the
    automated and **live** coaching in the **financial** management system.
        pp; 25 DwgNo 3/14|
DE- <TITLE TERMS> COMMUNICATE; ESTABLISH; METHOD; FINANCIAL; SYSTEM; ENABLE
    ; COMMUNICATE; USER; **LIVE** ; THROUGH; BASED; USER; SELECT; COMMUNICATE;
    OPTION|
DC- T01; W01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-C07C; T01-J05A2; W01-A06B5B; W01-A06E1A|
FS- EPI||

   13/4/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-627818/200173|
XR- <XRPX> N01-468142|
TI- **Financial advice** online automated providing method tailoring advice
    by applying personal and financial objectives inputted by the user to
    rules stored in the system|
PA- MPOWER EURO LTD (MPOW-N); SORT LTD (SORT-N); DONOHOE P A (DONO-I); GOSS
    B M (GOSS-I); STEPHEN V (STEP-I)|
AU- <INVENTORS> CASTLE S V; DONOHUE P A; GOSS B M I; DONOHOE P A; GOSS B M;
    STEPHEN V|
NC- 027|

NP- 003|
PN- EP 1139257   A1 20011004 EP 2001302249 A 20010312 200173 B|
PN- US 20020019791 A1 20020214 US 2001804476 A 20010313 200214
PN- GB 2367153   A 20020327 GB 20006026   A 20000313 200223|
AN- <LOCAL> EP 2001302249 A 20010312; US 2001804476 A 20010313; GB 20006026
    A 20000313|
AN- <PR> GB 20006026 A 20000313|
FD- EP 1139257   A1 G06F-017/60
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI TR|
LA- EP 1139257(E<PG> 24)|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR|
AB- <PN> EP 1139257 A1|
AB- <NV> NOVELTY - The system receives both financial objective and
    personal data from the user. The data is processed according to a
    number of financial rules to determine suitability of objectives to
    personal data. If data is determined to be suitable then **financial
    advice** is given out on the basis of the data given. If not, the user
    is asked to change data or put in contact with a **financial   adviser** .
    |
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for.
        (1) A method of receiving **financial   advice**
        (2) A computer program for providing **financial   advice**
        (3) A system for automatically providing **financial   advice** to a
    terminal from a server
        USE - Providing **financial   advice** over the Internet to a
    terminal using HTTP/HTML or WAP.
        ADVANTAGE - Individually tailored **financial   advice** can be
    provided in **real   time** via and electronic **interface** .
        DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the
    system.
        pp; 24 DwgNo 2/12|
DE- <TITLE TERMS> FINANCIAL; ADVICE; AUTOMATIC; METHOD; TAILORED; ADVICE;
    APPLY; PERSON; FINANCIAL; OBJECTIVE; USER; RULE; STORAGE; SYSTEM|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J05B4P; T01-S03|
FS- EPI||

   13/4/5   (Item 5 from file: 350)
   DIALOG(R)File 350:Derwent ·WPIX
   (c) 2003 Thomson Derwent. All rts. reserv.

   IM- *Image available*
   AA- 2001-570583/200164|
   DX- <RELATED> 2002-256089|
   XR- <XRPX> N01-4425232|
   TI- **Browser   interface** for providing financial services through
       internet, displays view window for presenting information from
       application menu and market data function menu|
   PA- PAINEWEBBER INC (PAIN-N); MARTONE B J (MART-I); MURPHY M F (MURP-I);
       MURPHY R F (MURP-I)|
   AU- <INVENTORS> MARTONE B J; MURPHY M F; MURPHY R F; FITZPATRICK W; FURLONG
       J; HUMMELBERG D; MARTONE B; MAUER R|
   NC- 094|
   NP- 003|
   PN- WO 200161589 A2 20010823 WO 2001US1881 A 20010117 200164 B|
   PN- AU 200129657 A 20010827 AU 200129657   A 20010117 200176
   PN- US 20020138389 A1 20020926 US 2000182364 A 20000214 200265
       <AN> US 2000712358 A 20001114

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        <AN> US 2002143477  A  2002051O|
AN-  <LOCAL> WO 2001US1881 A 20010117; AU 200129657 A 20010117; US
     2000182364 A 20000214; US 2000712358 A 20001114; US 2002143477 A
     2002051O|
AN-  <PR> US 2000712358 A 20001114; US 2000182364 P 20000214; US 2002143477
     A 2002051O|
FD-  WO 200161589  A2 G06F-017/60
     <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
     CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
     KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
     SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
     <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
     LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD-  AU 200129657  A  G06F-017/60   Based on patent WO 200161589
FD-  US 20020138389 A1 G06F-017/60   Provisional application US 2000182364
                CIP of application US 200071 2358|
LA-  WO 200161589(E<PG> 60)|
DS-  <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
     DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
     LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
     SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
DS-  <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
     IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB-  <PN> WO 200161589 A2|
AB-  <NV> NOVELTY - The **browser**   **interface**  displays a tool bar and a menu
     for presenting an application menu and a market data function menu.
     Among a pair of view windows, one view window presents information from
     application and market data function menus. Among the pair of view
     windows, one view window presents information with a  **real - time**
     market data function and another view window with a financial
     application.|
AB-  <BASIC> DETAILED DESCRIPTION - The application menu provides client
     information application, management application, operation application,
     opportunities application, investment products application and support
     application. An INDEPENDENT CLAIM is also included for a network-based
     financial service system.
          USE - For providing financial services through internet. For use in
     accessing  **real - time**  market data to provide timely  **financial**
     **advice** . For use in incorporating  **financial**   **planning**  application.
     For monitoring and assisting investor-mediated transactions in order to
     achieve predetermined financial goals. For use in maintaining
     application entitlements and preferences using internet access to host
     server, while moving between workstations at different locations.
          ADVANTAGE - Provides timely, proactive  **financial**   **advice** .
     Achieves  **investment**  goals based on  **real - time**  financial data and
     other finance related applications. Provides advanced technology with
     stable and fast operating environment, easy accessibility, usability
     and the flexibility of remote computing.
          DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
     network-based financial service system.
          pp; 60 DwgNo 1/21|
DE-  <TITLE TERMS>  **INTERFACE** ; FINANCIAL; SERVICE; THROUGH; DISPLAY; VIEW;
     WINDOW; PRESENT; INFORMATION; APPLY; MENU; MARKET; DATA; FUNCTION; MENU
     |
DC-  T01|
IC-  <MAIN> G06F-017/60|
MC-  <EPI> T01-C04; T01-H07C3E; T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J05A2
     ; T01-J12B|
FS-  EPI||
```

   13/4/6   (Item 6 from file: 350)   .

AA- 2001-557916/200162|
XR- <XRPX> N01-414580|
TI- Graphical user **interface** for a **financial** **modeling** system has
    icons for selecting **live** or automated coaching and **video** and
    dynamic windows for displaying **live** and automated coaches|
PA- ACCENTURE LLP (ACCE-N)|
AU- <INVENTORS> SLOAN R E; SLUTSKY S B|
NC- 084|
NP- 003|
PN- WO 200167334 A2 20010913 WO 2000US41855 A 20001101 200162 B|
PN- AU 200136416 A 20010917 AU 200136416 A 20001101 200204
PN- EP 1228473   A1 20020807 EP 2000991933 A 20001101 200259
   · <AN> WO 2000US41855 A 20001101|
AN- <LOCAL> WO 2000US41855 A 20001101; AU 200136416 A 20001101; EP
    2000991933 A 20001101; WO 2000US41855 A 20001101|
AN- <PR> US 2000579852 A 20000525; US 99431684 A 19991101|
FD- WO 200167334 A2 G06F-017/60
    <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
    ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
    MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
    UZ VN YU ZW
   · <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200136416 A G06F-017/60   Based on patent WO 200167334
FD- EP 1228473   A1 G06F-017/60   Based on patent WO 200167334
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI TR|
LA- WO 200167334(E<PG> 50); EP 1228473(E)|
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
    GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
    MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
    YU ZW|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR; EA; GH; GM; KE; LS; MW; MZ;
    OA; SD; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200167334 A2|
AB- <NV> NOVELTY - The **financial** **modeling** system operates in a
    collaborative computing environment between a user and a **financial**
    advisor . The **model** has a user intention modeling module and an
    investment **planning** module. The user **interface** allows the user to
    select a **live** coach or an automated coaching system with the aim of
    meeting the user's stated intentions. Communications between the **live**
    coach and the user may be by e-mail, electronic chat, **live** streamed
    audio, voice over the network, telephone, still picture, streamed **live**
     video or a collaborative interaction page. A **financial** **model** may
    be displayed to the user together with functional icons allowing the
    user to make transactions, monitor events or parameters, explore and
    track.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for
        (a) a system for providing a graphical user **interface**
        (b) and a computer program on a computer readable medium
        USE - In **financial** **modeling** systems.
        ADVANTAGE - User friendly **interface** .
        pp; 50 DwgNo 0/11|
DE- <TITLE TERMS> GRAPHICAL; USER; **INTERFACE** ; FINANCIAL; SYSTEM; SELECT;
    LIVE ; AUTOMATIC; COACH; **VIDEO** ; DYNAMIC; WINDOW; DISPLAY; **LIVE** ;
    AUTOMATIC; COACH|
DC- T01|
IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A|
FS- EPI||

13/4/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-432417/200146|
XR- <XRPX> N01-320477|
TI- Interactive computer implemented system for modifying financial
    investment program, has optimizer subsystem to analyze data in profiler
    service and **financial advisor** service to create proposed investment
    program|
PA- ELECTRONIC MARKET CENT INC (ELMA-N)|
AU- <INVENTORS> SALTZMAN B; SALTZMAN M J; VON KLEEK S A|
NC- 090|
NP- 002|
PN- WO 200122341 A1 20010329 WO 2000US40922 A 20000918 200146 B|
PN- AU 200112534   A 20010424 AU 200112534   A 20000918 200147|
AN- <LOCAL> WO 2000US40922 A 20000918; AU 200112534 A 20000918|
AN- <PR> US 99155483 P 19990923|
FD- WO 200122341 A1 G06F-017/60
    <DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
    DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
    LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
    TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200112534   A G06F-017/60   Based on patent WO 200122341|
LA- WO 200122341(E<PG> 24)|
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
    EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
    LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200122341 A1|
AB- <NV> NOVELTY - Data input by customer are collected by a profiler
    service (22). An optimizer subsystem (26) analyzes the data in profiler
    service and **financial advisor** service (1), to create proposed
    investment program. The interaction is managed by a contract management
    service (30). Payments are received based on a devised financial
    program through funds transfer service (10).|
AB- <BASIC> DETAILED DESCRIPTION - A **financial advisor** service (1)
    comprises of electronic database containing data regarding the
    investment characteristics, parameters of professional investment
    manager, and several investment products. A customer communicates with
    investor or advisor using public and private networks through an
    electronic network and delivery service (2) which has appropriate
    display and data representation. A profiler service (22) comprises of
    electronic database and applications necessary for interacting and
    collecting data relative to investment objectives of customer. A
    proposed investment program is created by an optimizer subsystem (26)
    comprising data repositories containing application software for
    retrieving, analyzing and matching the data in profiler service and
    financial advisor service. A policy generator subsystem (28) and a
    policy management subsystem have applications, database repositories
    and rules necessary to generate investment policies and manage such
    policies in an automated fashion. Interaction, negotiation, automated
    tracking and retention of all investment policies are managed by a

contract management service (30) which allows verifiable checking and non-repudiation of all interactions with system. Business rules and multifaceted set of generic translation technologies for translating from one to another using variety of transport mechanisms, are maintained by a translation subsystem (36). A record keeping system (38) comprises of applications, database, repositories, rules and electronic data feeds necessary to accurately track individual investments in a completely automated manner. A funds transfer service for the customer to initiate, implement, pay and receive payments from a devised financial program, along with the administrative functions necessary to ensure timely processing of such transactions, is provided. Automatic verification of proper purchase and allocation of securities to be included in the financial investment program selected by the customer, are implemented by a trading subsystem (34). Post investment knowledge of the status of the acquired investment program is provided by a performance subsystem (42). Integrity of the system is insured to prevent improper disclosure by a security subsystem (44).
INDEPENDENT CLAIMS are also included for the following:
    (a) Financial investment program creation and modification method;
    (b) Automated system for financial transaction
    USE - For creating, acquiring and monitoring portfolios of financial investments over a distributed computer network such as Internet.
    ADVANTAGE - The customer obtains a cohesive, inclusive and multifaceted **investment** **plan** from a number of professional expert investment managers. The investor is allowed to monitor and update the chosen investment program in **real** - **time** .
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of interactive computer implemented system.
    Financial   **advisor** service (1)
    Delivery service (2)
    Profiler service (22)
    Optimizer subsystem (26)
    Policy generator subsystem (28)
    Contract management service (30)
    Trading system (34)
    Translation subsystem (36)
    Record keeping system (38)
    Performance subsystem (42)
    Security subsystem (44)
    pp; 24 DwgNo 1/1|
DE- <TITLE TERMS> INTERACT; COMPUTER; IMPLEMENT; SYSTEM; MODIFIED; FINANCIAL; INVESTMENT; PROGRAM; SUBSYSTEM; DATA; PROFILE; SERVICE; FINANCIAL; SERVICE; PROPOSED; INVESTMENT; PROGRAM|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B4P; T01-S03; T05-L02|
FS- EPI||

13/4/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-343937/200136|
DX- <RELATED> 2001-343527; 2002-635858; 2003-039142|
XR- <XRPX> N01-249073|
TI- Method of providing communication medium in **financial**   **modelling** and **counseling** system enables automated and **live** coaching of user via WAN|
PA- ANDERSEN CONSULTING LLP (ANDE-N)|

AU- <INVENTORS> SLOAN R E; SLUTSKY S B|
NC- 084|
NP- 003|
PN- WO 200137187 A2 20010525 WO 2000US41850 A 20001101 200136 B|
PN- AU 200136415 A 20010530 AU 200136415 A 20001101 200152
PN- EP 1228472 A2 20020807 EP 2000991931 A 20001101 200259
   <AN> WO 2000US41850 A 20001101|
AN- <LOCAL> WO 2000US41850 A 20001101; AU 200136415 A 20001101; EP
   2000991931 A 20001101; WO 2000US41850 A 20001101|
AN- <PR> US 2000579849 A 20000525; US 99431389 A 19991101; US 99452273 A
   19991130|
FD- WO 200137187 A2 G06F-017/60
   <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
   ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
   MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
   UZ VN YU ZW
   <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
   LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200136415 A G06F-017/60   Based on patent WO 200137187
FD- EP 1228472 A2 G06F-017/60   Based on patent WO 200137187
   <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
   MC MK NL PT RO SE SI TR|
LA- WO 200137187(E<PG> 50); EP 1228472(E)|
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
   GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
   MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
   YU ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
   IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW;
   AL; LI; LT; LV; MK; RO; SI|
AB- <PN> WO 200137187 A2|
AB- <NV> NOVELTY - Method consists in providing automated **financial
   coaching** in a web page environment, displaying **communication
   options** with a **live** advisor and enabling communication by **e - mail**
   , online **chat** , voice, or still **video** clips or streaming **live
   audio** or **video** via a WAN so that the advisor can provide **live
   financial coaching** . |
AB- <BASIC> DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a
   communication system for a **financial modelling** and **counseling**
   system, (2) a computer program.
      USE - Method is for computer implemented **financial modelling**
   systems.
      ADVANTAGE - Method enables the user to communicate with an advisor
   and share and work on documents simultaneously in a white board medium.

      DESCRIPTION OF DRAWING(S) .- The figure shows a representative
   hardware environment.
      pp; 50 DwgNo 1/14|
DE- <TITLE TERMS> METHOD; COMMUNICATE; MEDIUM; FINANCIAL; MODEL; SYSTEM;
   ENABLE; AUTOMATIC; **LIVE** ; COACH; USER; WAN|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

 13/4/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-343527/200136|

DX- <RELATED> 2001-343937; 2002-635858; 2003-039142|
XR- <XRPX> N01-248783|
TI- Computer-based financial **counseling** provision for **financial**
    companies, involves developing, using **financial** **model** for user by
    using one of computer coaching and **live** coaching as determined by
    service level agreement|
PA- ANDERSEN CONSULTING LLP (ANDE-N); ACCENTURE LLP (ACCE-N)|
AU- <INVENTORS> SLOAN R E; SLUTSKY S B|
NC- 094|
NP- 004|
PN- WO 200133467 A2 20010510 WO 2000US30389 A 20001101 200136 B|
PN- AU 200114625 A 20010514 AU 200114625   A 20001101 200149
PN- AU 200136415 A 20010530 AU 200136415   A 20001101 200152
PN- EP 1228470   A2 20020807 EP 2000976918 A 20001101 200259
    <AN> WO 2000US30389 A 20001101|
AN- <LOCAL> WO 2000US30389 A 20001101; AU 200114625 A 20001101; AU
    200136415 A 20001101; EP 2000976918 A 20001101; WO 2000US30389 A
    20001101|
AN- <PR> US 2000580276 A 20000525; US 99431389 A 19991101; US 99452273 A
    19991130; US 2000579849 A 20000525|
FD- WO 200133467 A2 G06F-017/60
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200114625 A G06F-017/60   Based on patent WO 200133467
FD- AU 200136415 A G06F-017/60   Based on patent WO 200137187
FD- EP 1228470   A2 G06F-017/60   Based on patent WO 200133467
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI TR|
LA- WO 200133467(E<PG> 64); EP 1228470(E)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW;
    AL; LI; LT; LV; MK; RO; SI|
AB- <PN> WO 200133467 A2|
AB- <NV> NOVELTY - A service agreement with user having desired level of
    service is developed for negotiating fees to be charged to the user. A
    financial **model** for the user utilizing one of computer coaching and
    live coaching is developed as determined by the service agreement.
    This **financial** **model** is used by utilizing one of computer coaching
    and **live** coaching.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
    the following:
        (a) **Financial** **advisor** system;
        (b) Computer program;
        (c) **Financial** **model** generator;
        (d) Service level generator;
        (e) Coach computer system;
        (f) **Live** controller system
        USE - For providing personalized **financial** **advice** in
    collaborative computing environment in financial companies.
        ADVANTAGE - Allows user to set the benefits of **live** advisor's
    expertise, and experience and as well as the convenience and cost
    savings of automated coach. Automated coaching helps to focus the
    user's attention to specific problems and the **live** advisor provides
    specific solution to those problems.

DESCRIPTION OF DRAWING(S) - The figure illustrates representative system architecture for providing **financial counseling** for **financial** companies.
pp; 64 DwgNo 1/17|

DE- <TITLE TERMS> COMPUTER; BASED; FINANCIAL; PROVISION; FINANCIAL; COMPANY ; DEVELOP; FINANCIAL; MODEL; USER; ONE; COMPUTER; COACH; **LIVE** ; COACH; DETERMINE; SERVICE; LEVEL; AGREE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

13/4/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-273150/200128|
XR- <XRPX> N01-195118|
TI- Computer implemented method for electronically trading securities, involves allowing user to place securities orders with broker computer program while displaying and continuously updating trading data|
PA- TRADING TECHNOLOGIES INC (TRAD-N)|
AU- <INVENTORS> DISRAELI D|
NC- 090|
NP- 002|
PN- WO 200065510 A1 20001102 WO 2000US10931 A 20000421 200128 B|
PN- AU 200043691 A 20001110 AU 200043691   A 20000421 200128|
AN- <LOCAL> WO 2000US10931 A 20000421; AU 200043691 A 20000421|
AN- <PR> US 99296361 A 19990422|
FD- WO 200065510 A1 G06F-017/60
    <DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200043691 A G06F-017/60   Based on patent WO 200065510|
LA- WO 200065510(E<PG> 64)|
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200065510 A1|
AB- <NV> NOVELTY - An user is allowed to place securities orders with a broker computer program while displaying and continuously updating trading data on the graphical user **interface** display having several windows.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
    (a) computer readable medium;
    (b) computer system
    USE - For electronically trading securities and for retrieving financial information for stock market, **broker** trading program, **financial** data, news and stock quotes.
    ADVANTAGE - Automatically and continuously retrieves and displays updated information that the investor needs for executing trades in a way that is transparent to user. Provides **real time** portfolio management and accounting.

DESCRIPTION OF DRAWING(S) - The figure shows the system diagram of securities trading system.
    pp; 64 DwgNo 1/26|
DE- <TITLE TERMS> COMPUTER; IMPLEMENT; METHOD; ELECTRONIC; TRADE; SECURE; ALLOW; USER; PLACE; SECURE; ORDER; COMPUTER; PROGRAM; DISPLAY; CONTINUOUS; UPDATE; TRADE; DATA|
DC- T01; T04; W01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-C04D; T01-H07C; T01-J05A1; T01-J12B; T01-M02A1B; T01-S03; T04-H; W01-A06B7|
FS- EPI||

 13/4/11   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-542910/199846|
XR- <XRPX> N98-422603|
TI- Interactive **investment   planning** and trading method - in which interactive and aural and kinetic **interface** controls are used to enable profiling and advising user, and implementing investments|
PA- RATIONAL INVESTORS INC (RATI-N)|
AU- <INVENTORS> FOX W J; GADENNE F G; LYNESS S W; WILLIAMS J B|
NC- 081|
NP- 002|
PN- WO 9844444   A1 19981008 WO 98US6694   A 19980402 199846 B|
PN- AU 9869508   A 19981022 AU 9869508   A 19980402 199910|
AN- <LOCAL> WO 98US6694 A 19980402; AU 9869508 A 19980402|
AN- <PR> US 97828909 A 19970402|
FD- WO 9844444   A1 G06F-019/00
    <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL PT SD SE SZ UG ZW
FD- AU 9869508   A G06F-019/00   Based on patent WO 9844444|
LA- WO 9844444(E<PG> 86)|
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; PT; SD; SE; SZ; UG; ZW|
AB- <BASIC> WO 9844444 A
    The method for virtual **investment   planning** and trading advice involves constructing a virtual **investment   adviser** from user profiles. The user indicates directly or indirectly, a confidence level that he or she desires for investments, as well as other constraints e.g. tax status, trading costs etc. The virtual **investment   adviser** selects investments for a portfolio for that user, and simulates its performance based on **actual** past performance data.
    The user manipulates **interface** controls to evaluate returns from target investments in terms of confidence and risk and probable returns. If the user approves the results and his or her profile, the selections are transmitted as orders to brokerage firms.
    USE - Virtual **investment   adviser** and support for individual investors.
    ADVANTAGE - System can be tailored to individual user preferences and risk taking attitudes.

Dwg.1/11|
DE- <TITLE TERMS> INTERACT; INVESTMENT; PLAN; TRADE; METHOD; INTERACT;
    AURAL; KINETIC; **INTERFACE** ; CONTROL; ENABLE; PROFILE; ADVICE; USER;
    IMPLEMENT|
DC- T01|
IC- <MAIN> G06F-019/00|
IC- <ADDITIONAL> G06F-015/62|
MC- <EPI> T01-J05A1; T01-J12B|
FS- EPI||

13/4/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1994-135787/199416|
XR- <XRPX> N94-106629|
TI- Virtual reality generator for financial information - has input module
    receiving financial information which outputs virtual reality world
    generated from information to display|
PA- MARSHALL P S (MARS-I)|
AU- <INVENTORS> MARSHALL P S|
NC- 046|
NP- 010|
PN- WO 9408309   A1 19940414 WO 93US9375   A 19930929 199416 B|
PN- AU 9351694   A 19940426 AU 9351694   A 19930929 199432
PN- EP 663089   A1 19950719 EP 93922816   A 19930929 199533
    <AN> WO 93US9375   A 19930929
PN- EP 663089   A4 19951227 EP 93922816   A   199627
PN- US 5675746   A 19971007 US 92954775   A 19920930 199746
PN- US 5774878   A 19980630 US 92954775   A 19920930 199833
    <AN> US 94267108   A 19940627
PN- US 6073115   A 20000606 US 92954775   A 19920930 200033
    <AN> US 94267108   A 19940627
    <AN> US 97946315   A 19971007
PN- EP 663089   B1 20000830 EP 93922816   A 19930929 200042
    <AN> WO 93US9375   A 19930929
PN- DE 69329341   E 20001005 DE 629341   A 19930929 200057
    <AN> EP 93922816   A 19930929
    <AN> WO 93US9375   A 19930929
PN- US 20020178096 A1 20021128 US 92954775   A 19920930 200281
    <AN> US 94267107   A 19940627
    <AN> US 97946315   A 19971007
    <AN> US 2000588127 A 20000602
    <AN> US 200238757   A 20020102|
AN- <LOCAL> WO 93US9375 A 19930929; AU 9351694 A 19930929; EP 93922816 A
    19930929; WO 93US9375 A 19930929; EP 93922816 A ; US 92954775 A
    19920930; US 92954775 A 19920930; US 94267108 A 19940627; US 92954775 A
    19920930; US 94267108 A 19940627; US 97946315 A 19971007; EP 93922816 A
    19930929; WO 93US9375 A 19930929; DE 629341 A 19930929; EP 93922816 A
    19930929; WO 93US9375 A 19930929; US 92954775 A 19920930; US 94267107 A
    19940627; US 97946315 A 19971007; US 2000588127 A 20000602; US
    200238757 A 20020102|
AN- <PR> US 92954775 A 19920930; US 94267108 A 19940627; US 97946315 A
    19971007; US 94267107 A 19940627; US 2000588127 A 20000602; US
    200238757 A 20020102|
CT- US 5021976; US 5109475; US 5130794; 2.Jnl.Ref|
FD- WO 9408309   A1 G06F-015/20
    <DS> (National): AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR
    KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA VN
    <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE

FD- AU 9351694   A   Based on patent WO 9408309
FD- EP 663089   A1   Based on patent WO 9408309
    <DS> (Regional): AT BE CH DE DK ES FR GB IE IT LI LU MC NL SE
FD- US 5774878   A G06F-017/00   Cont of application US 92954775
FD- US 6073115   A G06F-017/60   Cont of application US 92954775
            Cont of application US 94267108
            Cont of patent US 5675746
            Cont of patent US 5774878
FD- EP 663089   B1 G06F-017/00   Based on patent WO 9408309
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FD- DE 69329341   E G06F-017/00   Based on patent EP 663089
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FD- US 20020178096 A1 G06F-017/60   Cont of application US 92954775
            Cont of application US 94267107
            Cont of application US 97946315
            Cont of application US 2000588127
            Cont of patent US 5675746
            Cont of patent US 6073115|
LA- WO 9408309(E<PG> 66); EP 663089(E<PG> 1); US 5675746(26); EP 663089(E)|
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DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL; OA;
    PT; SE; LI|
AB- <BASIC> WO 9408309 A
    The virtual reality generator (4) has an input module (8) that
receives financial information as input. The virtual reality generator
outputs a virtual reality world generated from the financial
information to a display device.
    The financial information can be pre-processed by a financial
analytic system prior to input to the virtual reality generator. The
financial information can be received from a data file. The virtual
reality generator can dynamically display and continuously update the
virtual reality world.
    ADVANTAGE - Allows money managers and **financial   analysts** to
easily view otherwise unmanageable amounts of complex information.
    Dwg.1/11|
AB- <US> US 5675746 A
    A virtual reality generator to display pre-processed financial
information as a virtual reality world, the virtual reality world being
a three dimensional **interface** that enables a user to simulate
movement through and interact with the financial information, the
virtual reality generator comprising:
    an input module receiving the pre-processed financial information
from a financial analytic system, the financial analytic system
generating the pre-processed financial information as a function of
predetermined financial analytics on **real - time** and pre-stored
financial data;
    a user **interface** module having a first input for selecting a
non-integer terrain parameter for each of a first axis of the three
dimensional **interface** and a second axis of the three dimensional
interface , a second input for selecting an axis display parameter for
a third axis of the three dimensional **interface** and a third input for
selecting at least one display parameter, the user **interface** module
selecting a portion of the pre-processed financial information as a
function of the non-integer terrain parameters and the axis display
parameter; and
    a virtual reality generator module coupled to the input module and
the user **interface** module, the virtual reality generator generating
and displaying on a display device the selected portion of the
pre-processed financial information as the virtual reality world,
    wherein the selected portion of the pre-processed financial
information is displayed as a plurality of metaphors in the virtual

reality world, at least a subset of the plurality of metaphors being
displayed and selected to rotate as a function of a predetermined one
of the at least one display parameter, each metaphor in the subset
being generated by the virtual reality generator module such that it
rotates.
      Dwg.1/11|
DE- <TITLE TERMS> VIRTUAL; GENERATOR; FINANCIAL; INFORMATION; INPUT; MODULE
    ; RECEIVE; FINANCIAL; INFORMATION; OUTPUT; VIRTUAL; WORLD; GENERATE;
    INFORMATION; DISPLAY|
DC- T01; T04; W04|
IC- <MAIN> G06F-015/20; G06F-017/00; G06F-017/60|
IC- <ADDITIONAL> G06F-017/50|
MC- <EPI> T01-C02B1; T01-J05A1; T01-J10C9; T04-F02B; T04-F02B1; T04-F02B3;
    T04-F02B5; W04-W07|
FS- EPI||

 13/4/13   (Item 1 from file: 347)
FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2003 JPO & JAPIO. All rts. reserv.|
TI- METHOD FOR MANAGING MUTUAL FUND AND COMPUTER SYSTEM INTERFACING MUTUAL
      FUND
PN- 2000-331094 -JP 2000331094 A-
PD- November 30, 2000 (20001130)
AU- LUSKIN DONALD L; NADIG DAVIS H
PA- METAMARKETS COM INC
AN- 2000-131556 -JP 2000131556-
AN- 2000-131556 -JP 2000131556-
AD- April 26, 2000 (20000426)
PR- 299838 [US 99299838], US (United States of America), April 26,
      1999 (19990426)
G06F-017/60
AB- PROBLEM TO BE SOLVED: To acquire a simple and efficient **interface** ,
      etc., with a mutual fund by interfacing so that the **real   time**
      portfolio state of a collective investing means is transmitted to
      from a collective investing means to a general customer. SOLUTION:
      The interactive mutual fund 205 includes a mutual fund 200, an
      investment   advisor 215 of the fund and one or more customers 220i
      to communicate with interactive mutual fund 205 through the
      interface 225. **Real   time** portfolio information is provided to
      each general customer 220i through a route 235i by the interactive
      mutual fund 205. The **real   time** portfolio information is formed by
      combining a complete list of balance of securities, cash, etc., owned
      by the mutual fund 205, the transaction activities of the mutual fund
      205 and other performance information usable only by the **investment**
      advisor of the fund. COPYRIGHT: (C)2000,JPO
?

?t14/ti/all

14/TI/1   (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  Software tool for controlling and commanding the development of complex
  entities, such as such as engines, production lines, financial
  organizations, by modeling their individual component elements

14/TI/2   (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  Internet-based team work facilitating system for financial   advisory
  company, establishes assigned relationship between pair of users before
  communication between users is permitted

14/TI/3   (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  Computer-based numerical processing method for PDAs, smart phone ,
  involves entering several numerical values consisting of mathematical
  formulae in several number fields of calcsheet

14/TI/4   (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  Software system for personal computer, performs renewal of management
  plan based on audio response or diagrammatic chart displayed based on
  financial   planning and annual profit and loss

14/TI/5   (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

   Financial **portfolio** strategy **converting apparatus converting into set
  of tactics for fund managers has tactic generator engine labelling stock
  data with tactic tag**

14/TI/6   (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  **Automated securities trading by automatic querying of brokerage system to
  determine order status**

14/TI/7   (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  Interactive personalized electronic book for Internet involves storing
  content selected from web pages, audio , **streaming** video and digital
  pictures in a structure designed by user

14/TI/8   (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

  Information provision system for vehicle mounted PC, PDA, has proxy
  server to transcode content information in HTML into speech markup

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language and transmit to mobile computing system

14/TI/9   (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Method for inviting and utilizing venture investment using internet

14/TI/10   (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Method and system for consulting stocks using real-time video data

14/TI/11   (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Real estate investment and trust operation business model

14/TI/12   (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Monitoring condition of machine, using processing units located in
 immediate vicinity of machine

14/TI/13   (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

  Financial   advice provision system in Internet, generates investment
 recommendations along with financial   advice documents, based on
 received customer information

14/TI/14   (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Managing client financial needs for permitting advisors to manage
 financial and other client inquiries by retrieving aggregated data from
 aggregate database containing information related to client data

14/TI/15   (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Peer based doctrine performance framework for developing evaluation
 system directed toward the securities industry by which transaction data
 is stored in secure environment

14/TI/16   (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Automated reputation/trust service provision through Internet, involves
 providing reputation service for furnishing information regarding
 reputations of parties relative to several traits, to clients

14/TI/17   (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

Computer and embedded operating systems for translating data streams and performing programmatic tasks by using instructions and associated data stored in templates, using GTML linked to a first high level programming language

14/TI/18   (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Method for evaluating digital contents by utilizing investment   model , method and system for promoting digital contents by utilizing system and guild

14/TI/19   (Item 19 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

System for operating cyber outsourcing and m and a services on internet

14/TI/20   (Item 20 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Questions presenting method in computer system, involves presenting set of questions to be answered again to user through electronic interface

14/TI/21   (Item 21 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Automated security asset management processing method for banks and depositories, involves tracking buy or sell order through trading and post-trading of security transaction

14/TI/22   (Item 22 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

System for evaluating and disseminating securities analyst performance information by calculating and adjusting a conditional performance score according to a return amount adjustment

14/TI/23   (Item 23 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Method and system for promoting investment on internet before publication

14/TI/24   (Item 24 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Personal finance   planning for providing indication of likelihood of success in reaching financial goals by performing multiple random outcome simulations

14/TI/25   (Item 25 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Data recording system for e.g. residential unit, provides log data on

personal computers or mobile telephones of building sponsors or
customers based e.g. sponsor and customer data, date information

14/TI/26   (Item 26 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Stocks purchasing method through Internet, involves transferring risk of
 investment to insurance service provider and trader purchasing selected
 stocks

14/TI/27   (Item 27 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

 Account groups management method for data processing system, involves
 assigning updated attribute parameter to account group based on
 monitoring result of account transactions and brokerage trades

14/TI/28   (Item 28 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Remote service provider accessing method for Internet banking, involves
 transmitting retrieved data to remote service provider and directing user
 to it

14/TI/29   (Item 29 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Purchasing method for stocks over computer system selecting stocks to
 purchase and simultaneously transferring risk of investment to insurance
 services provider

14/TI/30   (Item 30 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Interactive user interface system for internet navigation, selects
 issue from drop-down menu based on which vacant data fields are filled

14/TI/31   (Item 31 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 On-line trading system which permits investors to access a brokerage
 interface via the Internet

14/TI/32   (Item 32 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Personal financial management software program for recording, predicting
 and comparing financial data models past, present and projected
 transaction data

14/TI/33   (Item 33 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

 Interactive on-line financial system for information and trading

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services, provides off-shore investment information to Independent
Financial   Advisors

14/TI/34   (Item 34 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

Cell-based brokerage system for use in providing brokerage and other
services, based on having a number of account cells with respective
assigned clients and necessary resources to respond to client enquiries

14/TI/35   (Item 35 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

System for providing a persistent evolving database for assisting plural
users in organizing, prioritizing and achieving goals both financial and
non- financial using a strategy database

14/TI/36   (Item 36 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

User interface for a financial trading system using a detailed strategy
to determine if market data satisfy criteria contained in the strategy

14/TI/37   (Item 37 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

Automated investment advisory **software to assist** financial
advisers **in delivering personalized** investment advisory **services to**
investors by evaluating risk dimensions of a portfolio

14/TI/38   (Item 38 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

Financial management system for computer implemented account tracking,
processing and management, alters user profile based on information
defining system response in rules database

14/TI/39   (Item 39 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

Financial services system, has all user's financial product integrated
into single package viewable over internet

14/TI/40   (Item 40 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

Internet-based investment   advice **providing system for** financial
planners , has trade advisor component proposing securities transactions,
based on comparison of portfolio information with bench mark by asset
allocator

14/TI/41   (Item 41 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

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Personalized financial advice providing method for use in computer network, involves conducting user interviews dynamically by sending customized interactive display

14/TI/42   (Item 42 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Computer implemented information transfer method for on-line service providers, involves processing selection rules stored in database to identify data flows whose contents are then sent to client computers

14/TI/43   (Item 43 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Multifunction watch for stock traders, has flexible LCD band portion for displaying incoming messages and watch portion with secondary LCD panel for displaying current time

14/TI/44   (Item 44 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Financial **scenario** modeling and analysis tool, generates information of model in response to created model using data collected during creation of graphical model

14/TI/45   (Item 45 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Display method of temporal data for financial   planning assistance, involves retrieving and positioning icon on display screen to display representations of icon positions in coordinate system related to timeline

14/TI/46   (Item 46 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Computer-implemented financial planning system to assist financial advisors in performing financial simulations has simulator that process hypothetical transactions based on financial resources

14/TI/47   (Item 47 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Hand adaptive telephone for airline guard support, includes acoustic interfaces in glove which is coupled to telephone circuitry including similar interfaces in a selective manner

14/TI/48   (Item 48 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Quality system implementation simulator - involves applying configured quality model to product flow data and displaying results of quality assurance measures, on product flow, on screen

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14/TI/49   (Item 49 from file: 350)

  Financial analysis system for mathematically modelling   investment   -
  displays help text describing item displayed and pointer or arrow
  connecting help text with time being described

14/TI/50   (Item 50 from file: 350)

   Investment   strategy   modelling   **for** financial **management system -**
  providing graphical representation of sequence of statements describing
  data manipulations corresp. strategy, applying data gives result for user
  manipulation to alter strategy

14/TI/51   (Item 51 from file: 350)

   Telephone **system enabling two calls to be taken simultaneously -**
  isolates first caller until second call finishes, when first caller is
  reconnected

14/TI/52   (Item 1 from file: 347)

PREPAID MONEY GUARANTEE PROCESSING SYSTEM AND ITS METHOD AND EXECUTION
GUARANTEE PROCESSING SYSTEM AND ITS METHOD

14/TI/53   (Item 2 from file: 347)

TRUNK ROOM SYSTEM

14/TI/54   · (Item 3 from file: 347)

METHOD FOR PROVIDING STATUS INFORMATION

14/TI/55   (Item 4 from file: 347)

DEVICE AND SYSTEM FOR **FINANCIAL   ADVICE**

14/TI/56   (Item 5 from file: 347)

METHOD AND SYSTEM FOR ENTERPRISE TRADE
?

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?show files;ds
File 348:EUROPEAN PATENTS 1978-2003/Feb W03
        (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030220,UT=20030213
        (c) 2003 WIPO/Univentio
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Set	Items	Description
S1	819	(FINANCIAL OR FINANCE? ? OR INVESTMENT?)(2N)(MODEL? OR PLAN OR PLANNING OR PLANS OR STRATEGY? OR STRATEGIC? OR ADVICE)
S2	568	(FINANCIAL OR FINANCE? ? OR INVESTMENT)(2N)(COACH? OR COUNSELING OR COUNSELOR? OR COUNSELLOR? OR ADVIS?R? OR AGENT? ? OR BROKER? ? OR PLANNER? OR ANALYST? OR HELPDESK? OR SPECIALIST? OR TECHNICIAN? OR HELP()DESK?)
S3	6	TELEADVISOR? OR TELEAGENT? OR TELE()AGENT? OR TELE()ADVISOR? OR TELECOUNSEL?R? OR TELE()COUNSELOR? OR TELEBROKER? OR TELE()BROKER? OR TELEPLANNER?
S4	566280	REALTIME? OR REAL()TIME? OR LIVE OR ACTUAL OR HUMAN? OR PERSON(2W)PERSON? OR RTT OR MOTION? OR VIDEO? OR LIVE? OR TELEVISED OR CAMCORDER?
S5	7010	(COLLABORAT? OR COMMUNICATION? OR COMMUNICATING OR COMMUNICATE OR COMMUNICATES)(3N)(OPTION? ? OR STYLE? ? OR MEDIA? OR APPROACHES OR CHOICE? ?)
S6	317444	(ELECTRONIC? OR E OR VOICE? OR INTERNET?)()(MAIL? OR MESSAGE?) OR VIDEO? OR AUDIO? OR CHAT? OR ICHAT? OR TALK? OR SPEAK? OR TELEPHONE? OR PHONE? OR CELLULAR? OR TELECONFEREN? OR TELE()CONFERENC? OR VIODEPHONE?
S7	295076	INTERFACE? OR GUI OR GUIS OR UI OR UIS OR NUI OR NUIS OR ACTIVE()DESKTOP OR AWT OR BROWSER? OR HCI OR COMMUNICATION? ?(-2W)WINDOW? ? OR FRONT()END
S8	0	S1(2S)S2(2S)S3
S9	0	(S1 OR S2)(2S)S3
S10	506	(S1 OR S2)(2S)(S3 OR S4)
S11	24	(S1 OR S2)(2S)S5(2S)S6
S12	22	S7(2S)S1(2S)S2(2S)S4
S13	16	S7(S)S11
S14	16	S7(S)S12
S15	0	S1(2S)S2(2S)S3
S16	47	S1(2S)S2(2S)(S3 OR S4)
S17	1	S1(S)S2(S)(S3 OR S4)(S)S5(S)S6
S18	9	S1(S)S2(S)(S3 OR S4)(S)S7
S19	506	S10 OR S15 OR S16 OR S17 OR S18
S20	100	S19 NOT PY>1999
S21	9	S17 OR S18

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?t21/5,k/all
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 21/5,K/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00886064
METHOD AND SYSTEM FOR PROVIDING FINANCIAL FUNCTIONS
PROCEDE ET SYSTEME POUR ASSURER DES FONCTIONS FINANCIERES
Patent Applicant/Assignee:
  TRADERISKS INC, 9 East Loockerman Street, Dover, DE 19901, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  PILATO Alejandro M, 8 Delahay House, 15 Chelsea Embankment, London SW3
    4LA, GB, GB (Residence), GB (Nationality), (Designated only for: US)
Legal Representative:
  HAYNES Michael N (agent), 1341 Huntersfield Close, Keswick, VA 22947, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219173 A1 20020307 (WO 0219173)
Application: WO 2001US27038 20010830   (PCT/WO US0127038)
Priority Application: US 2000650733 20000830
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
  SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/30
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 22292

English Abstract
  A method is disclosed for providing financial functions by an agent for
  each of a plurality of clients. One embodiment includes, relating to a
  financial function of each client, demonstrating that more than one
  activity of the agent and of one or more subagents can be transparent to
  the client, receiving financial information at the agent, creating risk
  management information relating to the financial information, analyzing
  the risk management information in the context of the financial
  information, determining an action based on the analysis, facilitating
  implementation of an action on behalf of the client, and communicating
  with the client one or more activities of the agent and the one or more
  subagents.

French Abstract
  L'invention concerne un procede permettant a un agent de fournir des
  fonctions financieres a chacun de ses nombreux clients. Un mode de
  realisation, se rapportant a une fonction financiere de chaque client,
  consiste a demontrer qu'au moins une activite de l'agent et d'au moins un
  sous-agent peut etre transparente pour le client; a recevoir des
  informations financieres chez l'agent; a creer des informations en
  matiere de gestion des risques liees aux informations financieres; a
  analyser les informations en matiere de gestion des risques dans le
  contexte des informations financieres; a determiner une mesure fondee sur
  l'analyse; a faciliter la mise en oeuvre d'une mesure pour le compte du
  client; et a communiquer avec le client sur au moins une activite de
  l'agent et d'au moins un sous-agent.

Legal Status (Type, Date, Text)
Publication 20020307 A1 With international search report.
Publication 20020307 A1 Before the expiration of the time limit for
                      amending the claims and to be republished in the
                      event of the receipt of amendments.
Examination   20020510 Request for preliminary examination prior to end of
                      19th month from priority date

Fulltext Availability:
  Claims

Claim
... economic information relevant to the financial function. 101. The
  method of claim 1, wherein the **financial**   information includes
  strategic   financial objectives. 102. A computer-readable medium
  storing instructions for steps comprising: relating to a financial...

...claim 104, further comprising creating risk management information relating to the financial information in near **real** **time** . 117. The method of claim 104, further comprising requesting an audit log of one or ...

...allowing the agent to facilitate the implementation of the action. 120. A method for an **agent** to provide **financial** functions to each of a plurality of clients, comprising the steps of: regarding a financial...
...of the one or more subagents based on the analysis. 121. A method for an **agent** to provide **financial** functions to each of a plurality of clients, comprising the steps of: regarding a financial...a processor, a memory containing instructions, an input device, an output device, and a network **interface** , to provide financial functions by an agent for each of a plurality of remotely-located...

...a processor, a memory containing instructions, an input device, an output device, and a network **interface** , the at least one information device attachable to a network, to provide financial functions by...

...a processor, a memory containing instructions, an input device, an output device, and a network **interface** , each information device attachable to a network, to provide financial functions for each of a...

...agent's computer having a processor, an input device, an output device, and a network **interface** , the computer attachable to a network, to provide financial functions for each of a plurality...

...least one computer having a processor, an input device, an output device, and a network **interface** , the at least one computer attachable to a network, to enable the provision of financial...subagent. 133. A computer having a processor, an input device, an output device, a network **interface** for attaching the computer to a network, and a computer-readable medium containing instructions to...

 21/5,K/2   **(Item 2 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00833781   **Image available**
A USER INTERFACE FOR A FINANCIAL MODELING SYSTEM
INTERFACE UTILISATEUR POUR SYSTEME DE MODELE FINANCIER
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
    M5R 2N6, CA,
Legal Representative:
  Hickman Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800,
    2029 Century Park East, Los Angeles, CA 90067, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200167334 A2 20010913 (WO 0167334)
  Application: WO 2000US41855 20001101 (PCT/WO US0041855)
  Priority Application: US 99431684 19991101; US 2000579852 20000525
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 10370

English Abstract

French Abstract
  Cette invention concerne une interface graphique utilisateur s'utilisant
  dans le cadre d'un systeme et d'une technique de planification et de
  gestion financieres. Ce modele comprend un module de modelisation des
  intentions de l'utilisateur et un module de planification des
  investissements. Une interface utilisateur graphique permet d'afficher
  simultanement un modele et un grand nombre des caracteristiques dudit
  modele, ce qui permet a l'utilisateur de manipuler ce modele de facon
  interactive au moyen des divers icones de fonctions et de modes.
  L'utilisateur a en outre la possibilite, via l'interface, d'entrer en
  contact avec un conseiller reel et d'acceder a un pilote automatise au
  moyen d'une ou de plusieurs icones de communication.

Legal Status (Type, Date, Text)
Publication   20010913 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20011122 Request for preliminary examination prior to end of
                         19th month from priority date
Declaration   20020530 Late publication under Article 17.2a
Republication 20020530 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

Fulltext Availability:
  Detailed Description

Detailed Description
...   OF THE PREFERRED EMBODIMENTS
  5
  system, in accordance with the present invention, for providing
  personalized **financial   advice** in a collaborative computing
  environment. In figure 1, financial management system 100 includes a
  financial   advisor system 102 connected through a wide area network 104
  to the **live** advisor tenninal 106 a user terminal 110. Preferably, the
  wide area network 104 is a...

 21/5,K/3   **(Item 3 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

 00828047   **Image available**
SYSTEM FOR PROVIDING FINANCIAL SERVICES
SYSTEME DE FOURNITURE DE SERVICES FINANCIERS

February 25, 2003 4 18:06

Patent Applicant/Assignee:
  UBS PAINEWEBBER INC, 1200 Harbor Boulevard, Weehawken, NJ 07087, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  FITZPATRICK William, 77 Concord Circle, Howell, NJ 07731, US, US
    (Residence), US (Nationality), (Designated only for: US)
  FURLONG John, 77 Westgate Boulevard, Plandome, NY 11030, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MAUER Robert, Two Crabtree Lane, Levittown, NY 11756, US, US (Residence),
    US (Nationality), (Designated only for: US)
  HUMMELBERG David, 20 Pheasant Run Drive, Basking Ridge, NJ 07920, US, US
    (Residence), US (Nationality), (Designated only for: US)
  FAHEY Kathleen, 463 Cove Road, Unit #6, Stamford, CT 06902, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DISTAULO Mark, 55 Bently Avenue, Jersey City, NJ 07304, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  BROWN RAYSMAN MILLSTEIN FELER & STEINER LLP (agent), 900 Third Avenue,
    New York, NY 10022-4728, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200161590 A2 20010823 (WO 0161590)
  Application: WO 2001US1884 20010117 (PCT/WO US0101884)
  Priority Application: US 2000182364 20000214; US 2000696693 20001025
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 9354

English Abstract

French Abstract
  On decrit un systeme integre de fourniture de services financiers qui
  comprend au moins un poste de travail equipe d'une unite centrale de
  traitement et un ecran d'affichage video ; au moins un serveur hote ; un
  systeme de communication qui transmet des informations entre un poste de
  travail et le ou les serveurs hotes ; et une interface d'application
  pouvant fonctionner sur le poste de travail pour acceder a au moins une
  application logicielle liee au domaine de la finance. Un poste de travail
  pouvant fonctionner avec le systeme est egalement presente. Le systeme
  offre des conseils proactifs actualises. Les investisseurs ont ainsi
  l'opportunite de definir et d'atteindre des objectifs d'investissement
  sur la base de donnees financieres en temps reel et la possibilite
  d'acceder a des calculateurs financiers. L'invention concerne egalement
  un systeme d'authentification comprenant un mecanisme au moyen duquel un
  utilisateur peut evoluer entre divers postes de travail et conserver tous
  les attributs de son propre ordinateur, c'est-a-dire le droit a des
  applications et les preferences de l'utilisateur.

Legal Status (Type, Date, Text)
Publication 20010823 A2 Without international search report and to be

republished upon receipt of that report.
Declaration   20011227 Late publication under Article 17.2a
Republication 20011227 A2 With declaration under Article 17(2)(a); without
                        abstract; title not checked by the International
                        Searching Authority.

Declaration   20011227 Late publication under Article 17.2a
Examination   20020214 Request for preliminary examination prior to end of
                        19th month from priority date
Correction   20021010 Corrected version of Pamphlet: pages 1/16-16/16,
                        drawings, replaced by new pages 1/16-16/16; due to
                        late transmittal by the receiving Office
Republication 20021010 A2 With declaration under Article 17(2)(a); without
                        abstract; title not checked by the International
                        Searching Authority.

Fulltext Availability:
  Detailed Description

Detailed Description
... of the individual user operating the workstation. The workstation
  comprises a central processing unit; a **video** display screen; a
  communication
  system for communicating between the workstation and at least one host...

...finance-related software application; and an investor monitoring
  system. The workstations can be used by **financial** **advisors** to review
  and
  research market conditions, assist with **financial** **planning**, monitor
  financial activities, and enter orders for the execution of security
  transactions.

Advantageously, the workstations of the...

21/5,K/4   **(Item 4 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00804463
COMMUNICATION INTERFACE FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
INTERFACE DE COMMUNICATION DESTINEE A UN SYSTEME DE MODELISATION ET DE
    CONSEIL FINANCIERS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
  M5R 2N6, CA,
Legal Representative:
  COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200137187 A2 20010525 (WO 0137187)
  Application: WO 2000US41850 20001101 (PCT/WO US0041850)
  Priority Application: US 99431389 19991101; US 99452273 19991130; US
    2000579849 20000525
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

February 25, 2003 6 18:06

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 10857

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication   20010525 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20010927 Request for preliminary examination prior to end of
                         19th month from priority date
Declaration   20020613 Late publication under Article 17.2a
Republication 20020613 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.
Declaration   20020613 Late publication under Article 17.2a
Correction   20021205 Corrected version of Pamphlet: pages 1/14-14/14,
                         drawings, replaced by new pages 1/14-14/14; due to
                         late transmittal by the receiving Office
Republication 20021205 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... Figure 6 represents a block diagram of an interaction between a client
  browser and a **financial
  modeling** and **counseling** system server;
  Figure 7 is a representation of web page level interactions between a
  client and server; Figure 8 is a representation an implementation of a
  live advisor (Customer Support
  Representative's (CSR)) connection to a communication system;
  Figure 9 represents a...

...Figure I I shows a representative navigational relationship between the
  various web pages of a
  financial modeling and **counseling** system;
  4
  Figure 12 is an illustration of a LifePath model web page **interface** ;
  Figure 13 is another illustration of a LifePath model web page **interface**
  ; and Figure 14 is an illustration of an Investment Portfolio generator
  web page **interface** ;
  5
  DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS
  Figure 1 is an illustration of one embodiment of a financial management
  information system, in accordance with the present invention, for
  providing personalized **financial advice** in a collaborative computing
  environment. In figure 1, financial management system 100 includes a

financial advisor system 102 connected through a wide area network 104
to the **live** advisor terminal 106 a user terminal 110. Preferably, the
wide area network 104 is a...

Claim
... for sharing data between said user and said live advisor upon the
selection of a **communication option** .

9 A **communication** system for a **financial modeling** and **counseling**
system comprising: an automated **coaching** engine providing **financial
coaching** in a web page environment
coupled to a wide area network;
a web server providing a variety of **communication options** to a user,
coupled to a wide
area network; and
a communication center coupled to said wide area network, enabling said
user to communicate with a **live** advisor using a communication medium
selected by the user whereby said **live advisor** may provide **financial
coaching** . IO. The system of claim 9 further comprising an **electronic
mail** server coupled to said wide area network providing **electronic
mail** communication between the user and the **live** advisor, upon the
user's selection of said **electronic mail** option.
33
I 1. The system of claim 9 further comprising an electronic **chat** server
coupled to said wide area network providing **live** electronic **chat**
between said user and said **live** advisor upon the user's selection of
said **chat** option.

12 The system of claim 9 further comprising a communication center
coupled to said...

21/5,K/5 **(Item 5 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00800767
AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE GUIDAGE AUTOMATIQUE PERMETTANT LA MODELISATION ET LA FOURNITURE
    DE CONSEILS PROFESSIONNELS FINANCIERS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  SLOAN Ronald B, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
    M5R 2N6, CA,
Legal Representative:
  COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200133474 A2 20010510 (WO 0133474)
  Application: WO 2000US41852 20001101 (PCT/WO US0041852)
  Priority Application: US 99431417 19991101; US 2000580352 20000525
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM

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Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 11820

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication   20010510 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20010920 Request for preliminary examination prior to end of
                         19th month from priority date
Declaration   20020613 Late publication under Article 17.2a
Republication 20020613 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

Fulltext Availability:
  Detailed Description

Detailed Description
... coaching communication manager 217 are ftirther described in the
  related U.S. applications titled A **Financial   Planning** and **Counseling**
  System Projecting User Cash Flow with attorney docket number ANDI.P758,
  Financial   Modeling and **Counseling** System, attorney docket number
  ANDIP755, Communication **Interface** For A **Financial   Modeling** and
  Counseling System, attorney docket number AND11`757, and A User
  Interface For A **Financial   Modeling** System, attorney docket number
  ANDIP759, and Financial Portfolio Risk Management, attorney docket number
  ANDIP756, all...

 21/5,K/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00800763
FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE MODELISATION ET DE CONSEILS FINANCIERS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
    M5R 2N6, CA,
Legal Representative:
  HICKMAN Paul (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 2029
    Century Park East, Suite 3800, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200133467 A2 20010510 (WO 0133467)
  Application: WO 2000US30389 20001101 (PCT/WO US0030389)
  Priority Application: US 99431389 19991101; US 2000580276 20000525
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description   •
  Claims
Fulltext Word Count: 13610

English Abstract

French Abstract
  L'invention concerne un systeme de gestion financiere servant a fournir
  des conseils financiers personnalises a un utilisateur. Le systeme
  fonctionne dans un environnement d'informatique cooperative entre
  l'utilisateur et un conseiller financier, et comporte un sous-systeme de
  service et un sous-systeme de production de conseils. Le sous-systeme de
  service permet a l'utilisateur de negocier un accord de service qui
  definit le niveau d'assistance voulu par l'utilisateur et limite l'acces
  de ce dernier aux informations. Le sous-systeme de production de conseils
  est couple au sous-systeme de service et comprend un ou plusieurs moteurs
  d'assistance qui analysent de maniere dynamique les besoins financiers de
  l'utilisateur en fonction de l'accord de niveau de service de celui-ci.
  De plus, le moteur d'assistance fournit des conseils financiers
  personnalises en fonction des intentions de l'utilisateur a long terme.
  L'invention concerne aussi un sous-systeme de gestion de portefeuille
  financier permettant a l'utilisateur de modeliser les effets produits par
  l'ajout ou la suppression de diverses valeurs mobilieres, et de l'aider a
  mieux adapter son portefeuille au niveau de tolerance de risque et a son
  style d'investissement. Le systeme offre un soutien au conseiller en lui
  fournissant une assistance automatisee qui permet d'attirer l'attention
  de l'utilisateur et du conseiller directement sur les zones soulevant des
  problemes.

Legal Status (Type, Date, Text)
Publication   20010510 A2 Without international search report and to be
                         republished upon receipt of that report.
Correction   20010907 Corrections of entry in Section 1: under (81) add
                         "AE, AG, BZ, CR, DM, DZ, GD, IN, MA, MZ, TZ, ZA"
Republication 20010907 A2 Without international search report and to be
                         republished upon receipt of that report.
Correction   20010907 Corrections of entry in Section 1:
Examination   20011018 Request for preliminary examination prior to end of
                         19th month from priority date
Declaration   20020207 Late publication under Article 17.2a
Republication 20020207 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

Fulltext Availability:
  Claims

Claim
  ... 6 wherein said live coaching may dispense specific financial advice
  based on the user's **financial** model.

February 25, 2003 10 18:06

9 A **financial** **advisor** system comprising;
a user computer system coupled to a wide area network;
a coach computer system coupled to said wide area network;
a **financial** **advisor** server system, coupled to said wide are network,
including a service level generator which develops a service level for
the user, a **financial** **model** generator, a **financial** **model** scenario
generator, a computer counselor subsystem, and a **live** counselor
subsystem which interacts with the coach computer system, where the level
of usage of the computer counselor subsystem and the **live** counselor
system is determined, at least in part by the user's service level
agreement. IO. A **financial** **advisor** system as in claim 9 wherein said
wide area network is the internet. 1 1. The system of claim 9 wherein
said service level generator includes:
43
a user **interface** for prompting the user for an input of financial
information;
a database for receiving fTom...

...an engine for estimating the user profitability based on the financial
information; and a user **interface** for negotiating fees to be charged to
the user based upon estimating profitability and the...

...of claim 9, further comprising:
44
a user interface for live coaching to dispense specific **financial**
advice based on the user's **financial** **model** . 1 S. A computer program
embodied on a computer readable medium for providing personalized
financial **counseling** in a collaborative computing envirom-nent,
wherein the computer program
comprises:
code segment for developing...

...which includes a desired
service level for the user;
I 0 code for developing a **financial** **model** for the user utilizing at
least one of computer
coaching and **live** coaching as determined by the service level.
agreement;
code for a **financial** **model** for the user utilizing at least one of
computer coaching and **live** coaching as determined by the service level
agreement. 1 5 19. The code segment for...

21/5,K/7 **(Item 7 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00800759
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
   (Residence), US (Nationality)
Inventor(s):
  SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
    M5R 2N6, CA,
Legal Representative:
  COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200133402 A2 20010510 (WO 0133402)

Application: WO 2000US30423 20001101 (PCT/WO US0030423)
Priority Application: US 99431390 19991101; US 2000520580 20000525
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 15078

English Abstract

French Abstract
  La presente invention concerne un systeme de modelisation des risques
  lies aux portefeuilles financiers. Ce systeme fonctionne dans un
  environnement informatique cooperatif entre l'utilisateur et le systeme
  de developpement de portefeuilles. Le systeme de creation de
  portefeuilles modelise les parametres d'investissement personnel de
  l'utilisateur selon un profil d'utilisateur en terme de niveau de
  tolerance du risque de l'utilisateur, du type d'investissement de
  l'utilisateur et de l'attitude haussiere/baissiere de l'utilisateur. De
  plus, ce systeme calcule les valeurs VAR (valeurs exposees au risque)
  pour l'utilisateur. Le systeme filtre les titres varies sur la base de
  leurs valeurs VAR et Beta et presente deux listes de titres filtres, avec
  les valeurs Beta opposees, correspondant au profil de l'utilisateur. En
  outre, cette invention permet a l'utilisateur d'echanger des titres a
  l'interieur et a l'exterieur de son portefeuille existant et de recevoir
  et d'analyser l'effet de l'echange sur son portefeuille. Le modele cree
  egalement un portefeuille ideal a partir du profil de l'utilisateur. Par
  ailleurs, cette invention presente a l'utilisateur une valeur estimee de
  son portefeuille, a partir d'une formule de regression ainsi que le
  meilleur ou le pire des scenarios a partir de formules statistiques.

Legal Status (Type, Date, Text)
Publication   20010510 A2 Without international search report and to be
                          republished upon receipt of that report.
Examination   20010816 Request for preliminary examination prior to end of
                          19th month from priority date
Declaration   20020411 Late publication under Article 17.2a
Republication 20020411 A2 With declaration under Article 17(2)(a); without
                          abstract; title not checked by the International
                          Searching Authority.
Declaration   20020411 Late publication under Article 17.2a
Correction   20020815 Corrected version of Pamphlet: pages 1/11-11/11,
                          drawings, replaced by new pages 1/10-10/10; due to
                          late transmittal by the receiving Office
Republication 20020815 A2 With declaration under Article 17(2)(a); without
                          abstract; title not checked by the International
                          Searching Authority.

Fulltext Availability:
  Detailed Description

Detailed Description
... and external databases is controlled by the user's service level agreement.

14
the A **Financial Planning** and **Counseling** System Projecting User Cash Flow, by the same inventors as the present invention, attorney docket...

...communication system described in figure 2 is finther described in the related application titled Communication **Interface** For a **Financial Modeling** and **Counseling** System, attorney docket number ANDIP757, by the same inventors as the present invention, filed on...

...same day as the present invention and herein incorporated by reference. The automated coaching and **live** advising systems are further described in the related patents titled **Financial Modeling** and **Counseling** System, attorney docket number AND1P755 and Automated **Coaching** for a **Financial Modeling** and **Counseling** System, attorney docket number AND I P760, and A User **Interface** For a **Financial Modeling** System, attorney docket number AND1P759, all by the same inventors as the present invention, and...

21/5,K/8   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00797970   **Image available**
INVESTMENT ADVICE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS
Patent Applicant/Assignee:
   UPSTREAM TECHNOLOGIES LLC, Suite 401, 745 Boylston Street, Boston, MA
      02116, US, US (Residence), US (Nationality)
Inventor(s):
   HOFFMAN Mark, 8 Wildwood Lane, P.O. Box 861, Norwell, MA 02061, US,
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   SCHULMAN Evan, 3 Exeter Street, Boston, MA 02116, US,
   WALKER James L, 16 Field Street, Maynard, MA 01754, US,
Legal Representative:
   MIRABITO A Jason (agent), Mintz, Levin, Cohn, Ferris, Glovsky and Popeo
      PC, One Financial Center, Boston, MA 02111, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200131538 A1 20010503 (WO 0131538)
   Application: WO 2000US29450 20001025 (PCT/WO US0029450)
   Priority Application: US 99161258 19991025
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
   DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
   SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
   Detailed Description
   Claims
Fulltext Word Count: 22051

February 25, 2003 13 18:06

English Abstract
   The present invention provides investment advice systems. One version of
the present invention provides investment advice systems that allow a
user to select one or more advisors from a list of investment advisors.
According to this version of the invention, the end user can receive
advice on an particular transaction either separately from each
investment advisor or in consensus. The system offers advice in part on
the user's portfolio, tax position and risk profile and in part on the
advisors evaluation of current market conditions. Thus, when a user is
considering making a transaction, the user can obtain advice that can
take into portfolio information including a user's proposed transaction
and/or user portfolio information. A user armed with the above-described
customized advice can execute a specific transaction and have their
portfolio updated to reflect execution of that (those) order(s). In an
alternative embodiment, a user's desire to buy or sell a security and/or
a need for rebalancing a user's portfolio can generate transaction(s). As
a result, the system will generate a buy/sell list (including recommended
alternatives) from which a user can select.

French Abstract
   La presente invention concerne des systemes de conseil en matiere
d'investissements. Une premiere version de cette invention fournit des
systemes de conseils en investissements qui permettent a l'utilisateur de
selectionner un ou plusieurs conseillers dans une liste de conseillers en
investissements. Selon cette version, l'utilisateur final peut recevoir
des conseils sur une transaction particuliere de la part d'un des
conseillers, soit de maniere individuelle soit en accord avec les autres
conseillers. Ce systeme offre des conseils en partie sur le portefeuille,
la situation fiscale, et le profil des risques de l'utilisateur, et en
partie sur l'evaluation des conseillers de ·la situation actuelle du
marche. Ainsi, lorsqu'un utilisateur envisage d'effectuer une
transaction, il peut obtenir des conseils, par exemple des informations
de portefeuille telles qu'une transaction d'utilisateur proposee et/ou
des informations de portefeuille d'utilisateur. Grace a ce dispositif
personnalise, l'utilisateur peut executer une transaction specifique et
son portefeuille peut etre mis a jour afin de reflechir l'execution de
son/ses ordre(s). Dans une variante, le desir d'un utilisateur d'acheter
ou de vendre un titre et/ou le besoin de reequilibrer le portefeuille
d'un utilisateur peuvent creer une/des transaction(s). Ainsi, le systeme
creera une liste d'achats/ventes (comprenant les options recommandees) a
partir de laquelle l'utilisateur peut faire son choix.

Legal Status (Type, Date, Text)
Publication   20010503 A1 With international search report.
Publication   20010503 A1 Before the expiration of the time limit for
                         amending the claims and to be republished in the
                         event of the receipt of amendments.
Examination   20010816 Request for preliminary examination prior to end of
                         19th month from priority date
Correction   20020815 Corrected version of Pamphlet: pages 1/29-29/29,
                         drawings, replaced by new pages 1/29-29/29
Republication 20020815 A1 With international search report.
Fulltext Availability:
   Claims

Claim
   amendments.
   INVESTMENT   ADVICE SYSTEMS AND METHODS
   Copyri2ht Notice
   Contained herein is material that is subject to copyright protection...

   ...all rights to the copyright whatsoever.

Back2round
This invention relates generally to the field of **investment advice** systems and more specifically to **investment advice** systems and methods that allow a user to receive advice over a network, e.g., the Internet. In the past few years, the retail brokerage and **financial analyst** industries have developed a number of electronic systems accessible over the Internet to provide users, e.g., investors with **investment advice** . The term "user" as used herein encompasses both an individual investor and that investor's representative(s) such as a **financial planner** . Some of the recently developed electronic systems perform mathematical calculations to provide advice regarding a variety of investment decisions, such as mortgage refinancing, loan amortization, and retirement **planning** . However, these **financial advice** systems typically are limited in several ways. To the extent that these electronic services provide...

...many users. In other words, there are at least the following three drawbacks to existing **financial advice** systems: 1) only a fraction of investors are receiving **investment advice** ; 2) those currently receiving **investment advice** receive **advice** that is incomplete, inconsistent and/or not timely; and 3) mutual funds and broker/planners
. . .

...advice, mutual funds charge a management fee and are managed without regard to tax consequences. **Brokers** or **financial planners** often know only a portion of products available and sometimes give inconsistent **advice** . Further, online **financial** services and products tend to be security specific and do not take into account the...

...tax position as noted above. With respect to the third point, Forrester Research in "Overhauling **Financial Advice** " February 2000, incorporated herein by reference in its entirety, estimates that approximately twenty million households...
...would soon qualify for long-term capital gains status. Thus, a need remains for an **investment advice** system that provides clear, easy-tocomprehend advice, customized to the user as to that user...

...portfolio and/or considering making a transaction. In other words, a need exists for an **investment advice** system that provides effective advice at the point of sale, i.e., when the user is capable of making a financial transaction. Further, a need exists for an **investment advice** system that allows a user access to more than one opinion on a particular potential...to select advisors from a group of advisors. In addition, a need exists for an **investment advice** system that allows a user to obtain a consensus, i.e., the pooled or combined...

...s portfolio.
Summary of the Invention
The present invention provides systems and methods for providing **investment advice** . The systems and methods of the present invention are particularly suited to network-based **investment advice** services that provide **investment advice** and manage securities portfolios for clients, such as individual investors or **financial planners** , over a computer network, such as the Internet.
In accordance with one embodiment of the present invention, a system for implementing an **investment advice** service may include a server computer hosting an **investment advice** service accessible via client computers to a plurality of clients and a database operably coupled...

...plurality of securities portfolios and may maintain portfolio information associated with the security portfolios. The **investment advice** service preferably includes a user **interface** including controls

whereby a client can access portfolio information concerning a securities portfolio
3
identified by the database. The **investment advice** service is preferably available via a computer network to assist a client in managing a securities portfolio identified by the database. The **investment advice** service may include a trade advisor component hosted by the server computer and operatively coupled...

...The terms "client" and "clients" as used herein may refer to an individual investor, a **financial planner** or **financial** institution that may manage one or more securities portfolios, or any other person, business, or entity that may transact with an **investment advice** system to receive **investment advice** and/or portfolio management services. In accordance with an additional aspect of the present invention, the **investment advice** service may include a security ranking aggregator component hosted by a server computer and operably...

...information for the securities portfolio. In accordance with another aspect of the present invention, the **investment advice** service may include a broker connection aggregator hosted by a server computer and operably connected to the trade advisor component. The broker connection aggregator preferably has a broker **interface** for communicating with a plurality of brokers over the
4
computer network. The broker **interface** allows a client to execute securities transactions with one of the plurality of **brokers** through the **investment advice** service. In accordance with a further aspect of the present invention, the **investment advice** service includes a portfolio tracker component hosted by a server computer and operably coupled to the database. The portfolio tracker component preferably has a portfolio **interface** for receiving portfolio information concerning a securities portfolio from a client and is preferably operative to **interface** with the database to maintain the portfolio information in a securities portfolio identified by the...

...portfolio. In accordance with one embodiment of the invention, a computer-implemented method for providing **investment advice** to a client over a computer network includes providing access over a computer network to...establishing a benchmark for the portfolio based on the risk information. The method for providing **investment advice** to a client over a computer network can be implemented as a set of processing...

...one embodiment of the invention. FIG. 2A is a business use case diagram for the **investment advice** system of FIG. 1. FIG. 2B is a general use case diagram for the **investment advice** system embodiment of FIG. 1. FIG. 3A is a sequence diagram for one embodiment of...

...case of FIG. 2B. FIG. 4 shows one embodiment of the system layers for the **investment advice** system of FIG. 1. FIG. 5 is a diagram illustrating the data flow between the...

...6 is a diagram illustrating the data flow of portfolio information to and from the **investment advice** system of FIG. 1. FIG. 7 is a diagram illustrating the breakdown of a portfolio into tax-lots for use by the **investment advice** system of FIG. 1. FIG. 8A-8H are diagrams illustrating the long and medium term information used by the **investment advice** system of FIG. 1. FIG. 9 is a system map for one embodiment of the **investment advice** system of FIG. 1. FIG. 10 shows one embodiment of the "my accounts" screen of...

...the present invention.

February 25, 2003 16 18:06

7
FIG. 18 shows another embodiment of a system map for the **investment**
advice system of FIGS. 1. FIG. 19 is a block diagram showing a computer
system for...on each factor set. Specifically, the system minimizes the
weighted variance of the factors and **actual** returns. In one embodiment,
the system can impose some restrictions on individual factor weights (for
...analysis of Use Cases.
Design View
The design view of a system encompasses the classes, **interfaces** , and
collaborations that form the vocabulary of the problem and its solution.
This view primarily...

...system architecture utilizes Class Diagrams,
Class-ResponsibilityCollaboration Cards (CRC Cards) to express class
relationships and **interface** definitions. Where appropriate, a developer
can develop similar Class Diagrams using a Visual Modeling tool...

21/5,K/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00794342   **Image available**
INVESTMENT ANALYSIS AND MANAGEMENT SYSTEM FOR GENERATING FINANCIAL ADVICE
ANALYSE D'INVESTISSEMENT ET SYSTEME DE GESTION POUR LA FORMULATION DE
    RECOMMANDATIONS A CARACTERE FINANCIER
Patent Applicant/Assignee:
   AMERICAN CENTURY SERVICES CORP, 4500 Main Street, Kansas City, MO
      64141-9210, US, US (Residence), US (Nationality)
Inventor(s):
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   TYLER Jeff, 129 Marina Blvd., San Francisco, CA, US,
   PARK Charles, 3054 Silverland Drive, San Jose, CA 95135, US,
   SHEARER Michael, 244 Exeter Ave., San Carlos, CA 94070, US,
Legal Representative:
   SAPONE William J (agent), Nims Howes Collison Hansen & Lackert, 605 Third
      Avenue, Suite 3500, New York, NY 10158, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200127844 A1 20010419 (WO 0127844)
   Application: WO 2000US28208 20001012   (PCT/WO US0028208)
   Priority Application: US 99159255 19991013; US 2000200726 20000427
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
   DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
   SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
   Detailed Description
   Claims
Fulltext Word Count: 14990

English Abstract
   A system and method for determining an optimum investment portofolio
   includes a computerized data processing system that is linked to one or
   more databases where data on various financial investments is obtained,
   annotated, weighted and evaluated for use by a simulation program for

selection of risk appropriateness based on user input. Once a user inputs a goal, at a given horizon, the current investment portofolio, if any, data on risk tolerance, and various investments are selected, future returns simulated, and combined to propose a mix of investments reasonably believed to meet the goal at the horizon.

French Abstract
Cette invention concerne un systeme et une methode permettant de definir un portefeuille de titres optimum et comprenant un systeme de traitement informatise de donnees relie a une ou a plusieurs banques de donnees. Ces bases permettent d'obtenir, d'annoter, de ponderer et d'evaluer des donnees sur divers investissements financiers au moyen d'un programme de simulation servant a soupeser le bien-fonde de risques compte tenu des desiderata de l'utilisateur. Une fois que l'utilisateur a precise ses objectifs, communique la valeur de son portefeuille de titres actuel, si portefeuille il y a et fourni des informations sur sa tolerance aux risques, on selectionne divers investissements et leurs rentabilite future que l'on combine pour proposer un mix d'investissements devant raisonnablement permettre d'atteindre l'objectif recherche a l'horizon choisi.

Legal Status (Type, Date, Text)
Publication   20010419 A1 With international search report.
Correction   20020801 Corrected version of Pamphlet: pages 1/16-16/16,
                        drawings, replaced by new pages 1/16-16/16; due to
                        late transmittal by the receiving Office
Republication 20020801 A1 With international search report.

Fulltext Availability:
  Claims

Claim
... of Claim 10 whwerin the system has
  communication interface means for accessing databases for obtaining
  real   time financial information.
  25 Claim 19. The syste of Claim 10 wherein the system uses a...11 - 15
  Years 2.0
  >15 Year ......
  How do you currently seek Use a financial **planner** or stock
   investment   advice ? **broker** 0.25
  Do my own investment research0.50
  Both 0.50
  Currently do nothing .... 0...
?

```
?show files;ds
File 625:American Banker Publications 1981-2003/Feb 21
        (c) 2003 American Banker
File 267:Finance & Banking Newsletters 2003/Feb 24
        (c) 2003 The Dialog Corp.
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Jan
        (c)2003 Info.Sources Inc


Set     Items    Description
S1      14111    (FINANCIAL OR FINANCE? ? OR INVESTMENT?)(2N)(MODEL? OR PLAN
                   OR PLANNING OR PLANS OR STRATEGY? OR STRATEGIC? OR ADVICE)
S2      19203    (FINANCIAL OR FINANCE? ? OR INVESTMENT)(2N)(COACH? OR COUN-
                   SELING OR COUNSELOR? OR COUNSELLOR? OR ADVIS?R? OR AGENT? ? OR
                   BROKER? ? OR PLANNER? OR ANALYST? OR HELPDESK? OR SPECIALIST?
                   OR TECHNICIAN? OR HELP()DESK?)
S3          4    TELEADVISOR? OR TELEAGENT? OR TELE()AGENT? OR TELE()ADVISO-
                   R? OR TELECOUNSEL?R? OR TELE()COUNSELOR? OR TELEBROKER? OR TE-
                   LE()BROKER? OR TELEPLANNER?
S4      50804    REALTIME? OR REAL()TIME? OR LIVE OR ACTUAL OR HUMAN? OR PE-
                   RSON(2W)PERSON? OR RTT OR MOTION? OR VIDEO? OR LIVE? OR TELEV-
                   ISED OR CAMCORDER?
S5       1160    (COLLABORAT? OR COMMUNICATION? OR COMMUNICATING OR COMMUNI-
                   CATE OR COMMUNICATES)(3N)(OPTION? ? OR STYLE? ? OR MEDIA? OR -
                   APPROACHES OR CHOICE? ?)
S6      86371    (ELECTRONIC? OR E OR VOICE? OR INTERNET?)()(MAIL? OR MESSA-
                   GE?) OR VIDEO? OR AUDIO? OR CHAT? OR ICHAT? OR TALK? OR SPEAK?
                   OR TELEPHONE? OR PHONE? OR CELLULAR? OR TELECONFEREN? OR TEL-
                   E()CONFERENC? OR VIODEPHONE?
S7      33219    INTERFACE? OR GUI OR GUIS OR UI OR UIS OR NUI OR NUIS OR A-
                   CTIVE()DESKTOP OR AWT OR BROWSER? OR HCI OR COMMUNICATION? ?(-
                   2W)WINDOW? ? OR FRONT()END
S8        869    S1 AND S2 AND S4
S9        262    (S1 OR S2) AND S4 AND S7
S10         7    (S1 OR S2) AND S5 AND S6 AND S7
S11        66    (S1 OR S2) AND S5 AND S6
S12      8043    (S1 OR S2) AND (S5:S7)
S13      1132    S8:S11
S14      7216    S12 NOT S13
S15      1132    S8:S11
S16       589    S15 NOT PY>1999
S17       545    RD (unique items)
S18       133    (S1 OR S2)(S)S4(S)S7
S19        44    (S1 OR S2)(S)S5(S)S6
S20       607    S1(S)S2(S)S4
S21        42    S1(S)S2(S)S4(S)S7
S22         6    S1(S)S2(S)S5(S)S6
S23        48    S21 OR S22
S24        52    S23 OR S3
S25        22    S24 NOT PY>1999
S26        21    RD (unique items)
?t26/3,k/all
```

26/3,K/1   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0199785
From Schwab, Lessons for Banks in Optimizing the Distribution Mix
American Banker - May 28, 1997; Pg. 8; Vol. 162, No. 101
DOCUMENT TYPE: Journal   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 751

BYLINE:
Anat Bird

TEXT:
...its way to implementing
new technology to automate simple inquiries and trades. The company's
 Telebroker   telephone brokerage system provides clients with a 10%
discount
from standard commission rates and has...

 26/3,K/2   (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0197754
* Phone-Answering Armies in ReserveTo Calm Investors
American Banker - April 18, 1997; Pg. 7; Vol. 162, No. 74
DOCUMENT TYPE: Journal   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 490

BYLINE:
By PETER VAN ALLEN

TEXT:
...investors.
   Schwab estimated that half of investor questions and trades are taken
care of by **Telebroker** , Voicebroker, Servicebroker, and computer linkups.
   At Jack White, about 25% of caller volume is handled...

 26/3,K/3   (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0090481
* Broker Sees Mergers as Answer to Earnings Woes
American Banker - August 4, 1988; Pg. 2; Vol. 153, No. 151
WORD COUNT: 1,021

BYLINE:
By MICHAEL A. ROBINSON, West Coast Bureau

TEXT:
...new service that could provide a
low-cost increase in the firm's capacity. Called " **Telebroker** ," the
service
would allow customers to use touch-tone phones to make stock transactions
and...

...who likened it to the automated tellers used by banks.
The company hopes to introduce **Telebroker** by early next year.
High Costs Remain
   Despite the attempts to reduce expenses, the company...

 26/3,K/4   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

04559989
 Short Takes

February 25, 2003 2 18:32

Staff Reports
Web Finance
December 13,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1577   RECORD TYPE: FULLTEXT

TEXT:
...investment games provider.
  AOL's MarketPlayer stock games offer investors the chance to gain
practical, **real - time** investment experience by building and trading an
investment portfolio, with competitions for both beginning and...

...executive director of AOL's Personal Finance Channel. "Being able to
participate in highly realistic **live** market competitions will enable our
users to develop and refine their investment strategies-having fun...

...MarketPlayer.com's institutional quality stock screening and charting
tools help investors build their own **investment   strategy** , and its
risk-free, fun and exciting stock competitions allow investors to test and
trade...

...to Scudder's customers.
  Effective Feb. 5, 2000, the customers of Scudder's current discount
broker , Scudder **Financial** Services, Inc., will be converted and serviced
by DLJdirect under the co-branded name "DLJdirect...

...by DLJdirect, including stocks, bonds, mutual funds, IPOs and options,
online and wireless account access, **real - time** quotes and news, and
extensive research. Under the terms of the agreement, DLJdirect will assume
...further announcements regarding private equity on the Internet will be
forthcoming. Future updates will include **real - time** monitoring of news
feeds for information relative to early stage companies and investing.
  Process Solution...investment business," said David Taylor, president of
SunGard Brokerage Systems. SunGard is a provider of **real - time** , straight
through securities processing systems and outsourcing services.
  "We chose Phase3 because of its ability...

...Fortune 500 companies.
  Web Cash Manager is accessed over the Internet using a standard Web
browser , thereby reducing labor costs and implementation time for
financial institutions offering it and ultimately for...us to reach a much
broader spectrum of financial institutions."
  This application service provider (ASP) **model** enables **financial**
institutions to offer cash management for small businesses quickly and less
expensively than if they had to install and maintain the software
themselves. Institutions **interface** to a data center using industry
standard file formats for the exchange of data and...

  26/3,K/5   (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

04558973
  LBO Roundtable: Managing Change In the Climate For Leveraged Deals
Staff Reports
Mergers & Acquisitions Journal
December 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 5734   RECORD TYPE: FULLTEXT

TEXT:
...ago. But I think that they are at healthy levels.
  One of the things we **live** by is that banks and the capital markets can help keep us honest when they...the difference.
  If it is a consolidation play, we often infuse more equity at the **front end** because, as a smaller business, it is easier to finance. Over time we gradually add...of the market. Typically, it's used in the larger transactions.
  Rehnert: I think that **financial analysts** on the Street are going to have to learn how to think about goodwill differently. Analysts are going to have to adjust and learn how to value companies based on **actual** cash flow.
  Gonyo: I think that in the end that's healthy because investors ultimately...people that are not involved in the deal. The reality is that we are all **human** beings, and when you work long and hard on a transaction, at some point it...

...in which you are virtually confronted by a shotgun sort of marriage. If you can **live** with the entrepreneur long enough and you are able to see how, for example, he...buy them at a nice premium.
  Morgan: I think we probably all start out each **investment** as **strategic** thinkers, with a three-to-five-year or two-to-five-year horizon. I don...

  26/3,K/6 (**Item 3 from file: 267**)
DIALOG(R)File 267:Finance & Banking Newsletters

04554300
  Y2K Disclosure: When, Where And Why: Communication of Y2K preparedn ess is much more complex and fraught with liability issues than many planners realize. Here's what you need to know.
Jeffrey B. Kelvin
Financial Planning
August 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 5372   RECORD TYPE: FULLTEXT

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February 25, 2003 6 18:32

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26/3,K/7   (Item 4 from file: 267)
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04554299
New Software For Sale:
Ellen Jovin
Financial Planning
August 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 5373   RECORD TYPE: FULLTEXT

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26/3,K/8   **(Item 5 from file: 267)**
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04554296
MouseTraps (And How To Avoid Them) Choosing financial planning software isn't easy, but there are a few basic principles to help you avoid getting stuck. By Ellen Jovin
Ellen Jovin
Financial Planning
August 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
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February 25, 2003 11 18:32

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26/3,K/9   (Item 6 from file: 267)
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04552692
Who's On First? Fidelity is aheadat the moment, anywayin the race to expand online offerings to advisers.
Ellen Jovin
Financial Planning
July 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
                WORD COUNT: 1587   RECORD TYPE: FULLTEXT
LANGUAGE: ENGLISH

        (c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:
In the race for the **investment adviser** 's business, the major service agents are either on, or en route to, the information...

...errors and glitches like that," says Pett. Also, he adds, AdvisorCHANNEL 5.0 creates a **real - time** system, freeing advisers from the limitations of the increasingly antiquated modem. The private network required...

...to a new level," says Pett. Advisers have access from within AdvisorCHANNEL, via an embedded **browser** , to the AdvisorCHANNEL.com site. This secure Web site for advisers gives them access to...

...the status of transfer of assets and various other features.
   Finally, the release offers enhanced **interface** capabilities with third-party portfolio management software. "We've significantly improved the Advent **interface** ," notes Pett.
   When **Financial Planning** reached Rick Adkins, CEO of The Arkansas Financial Group in Little Rock, Ark., he had...

...Of course, we've been doing that with SchwabLink for some time."
   The more intuitive **interface** impressed Adkins as well. "They've made use of a lot of right-mouse clicks...

...overhaul. Another heralded the arrival of Account View, a proprietary Internet platform through which registered **investment advisers** can offer clients view-only account access. It includes daily balances and transactions history, and...

                February 25, 2003 13 18:32

...over the Internet is faster to much, much faster, depending on what speed modem the **investment** **adviser** has." Indeed, since the private network transmits data at a sluggish 9,600 bps, the...much more timely. "What getting on the Internet allows us to do is connect the **investment** **adviser** 's office directly into Schwab's back-end," says LoVetri. "When they look at the...

...a recent report from Boston-based Cerulli Associates, RIAs: The State of the Fee-Based **Financial** **Adviser** Market, third place among service agents goes to Waterhouse, with 4.3% of market share...

...expects to begin beta testing a new Internet-based product this summer. It will include **real - time** trading, consolidated account viewing and the ability to manage a broad portfolio across all of...

26/3,K/10 **(Item 7 from file: 267)**
DIALOG(R)File 267:Finance & Banking Newsletters
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04552289
SHORT TAKES
Mary Schroeder
Web Finance
June 21,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1484   RECORD TYPE: FULLTEXT

TEXT:
...speeds up the delivery of data. The software enables users to download the graphics and **interfaces** from the DLJDirect Web site onto their PCs, so they don't have to download...

...data, a spokeswoman said.
   The new version of Marketspeed is faster and also provides streaming **real - time** quotes, the spokeswoman said. It also allows users to personalize the information they receive, such...products.
   Later this year, Net.Bank will offer home equity loans and automobile loans with **real - time** approvals, call center support, and fast closings, said Grimes. Also planned are insurance products and...

...Raises $20M
   Financial Engines raised over $20 million in its third round of financing. Amerindo **Investment** **Advisors** and Pivotal Asset Management led the round, contributing a total of $5 million to the online **investment** **advisory** firm. HLM Management also participated, as did Financial Engines' existing investors including Foundation Capital, New...L.P. and Thomson U.S.
   Financial Engines Goes Direct
   Financial Engines is making its **investment** **advisory** service available directly to consumers through its Web site.
   The service, available at financialengines.com...

...investors to set up a free personalized account that provides a forecast of what their **actual** investments might be worth at retirement. For $14.95 per quarter, individuals can also receive ongoing **investment** **advice** including specific recommendations on how much to invest in each of the mutual funds available...

...Trust Taps Financial Engines

Northern Trust Retirement Consulting has tapped Financial Engines to provide online **investment** **advice** to participants in its clients' 401(k) **plans** . The **Financial** Engines **Investment** **Advisor** will be integrated into NTRC's Internet-based retirement services offerings.
E-Loan Teams With...

26/3,K/11 **(Item 8 from file: 267)**
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04549082
Topping The Charts: Being ranked high by a search engine increases your odds of being found on the Internet.
Ellen Joven
Financial Planning
May 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1607   RECORD TYPE: FULLTEXT

TEXT:
A recent search on " **financial** **planner** " using the Excite search engine yielded 15,960 hits. Holding steady at 32 was www.dollarsandcents.com, the Web site for Certified **Financial** **Planner** practitioner Shari Merle of El Dorado Hills, Calif. A high ranking like Merle's can...

...Scott Lindquist, director of Internet marketing at Carlsbad, Calif.-based Financial Profiles, a provider of **financial** **planning** software and sales tools. "That's not the case."
 In fact, getting listed anywhere but...
...commitment and labor, either yours or someone else's. A Web directory is compiled by **actual** **human** beings who visit Web sites and decide whether they merit inclusion; Yahoo! is the best...

...technology for AdvisorSites, a company in Jericho, N.Y., that develops Web sites for independent **financial** **advisers** .
 The good news, Gordonson says, is that the time gap between site submission and review...

...who go the usual no-fee route.
 The search engine robots are less discriminating than **human** -generated directories. Even ...start with the site's title, which appears on the top horizontal bar of your **browser** . Many Web sites, Abdullah notes with some dismay, have as their title the words "Home...Terry W. Nelson, at www.hometownfp.com, which ranked eighth in the search results for " **financial** **planner** " at Excite. If you right-click the page and then select "View Source," the underlying programming code will appear.
 Nelson's keywords include "CFP," "fee," " **financial** ," " **advisor** ," " **planner** ," "certified," "hometown" and "planning." He put together the site himself, but a planner can collaborate...

26/3,K/12 **(Item 9 from file: 267)**
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04549081
Reaping Future Growth Without increasing our perceived value, we will no longer be significant players in our marketplace.
John J. Bowen Jr

February 25, 2003 15 18:32

Financial Planning
May 1,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1280   RECORD TYPE: FULLTEXT

TEXT:
...in the financial services industry has never been more intense than it
is today. Independent **financial advisers** have done a good job educating
both the public and their competitors about how to...

...available in the financial services industry, any advantage we come up
with will be short- **lived** at best. Also, it is important to note that most
of the major firms have...this part of the market and have the scale to
make it work. Any individual **financial adviser** will unlikely be able to
effectively compete on price and will, in fact, face the...
...but expect it as part of the ongoing relationship.
  The only viable choice for most **financial advisers** is to compete on
relationship value. Fortunately, we are well-equipped to dramatically
increase our value by coming full circle and offering our **financial
planning** services, which many of us left due to the success we had with
assets under management. The solution then is to reintroduce **financial
planning** as a high-quality experience so that our clients perceive greater
value than from our...research.
  Mass customization is an effective tool that is currently underutilized
in our profession by **financial advisers** . Beyond giving clients service
choices, mass customization allows us to provide a client **interface** that
successfully meets every one of our clients' needs again and again. FP
  John J...

26/3,K/13   (Item 10 from file: 267)
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04543714
  German Banks, Still in the game
Euromoney Magazine
December 10, 1998   PAGE: 34, 036 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH   WORD COUNT: 3641   RECORD TYPE: FULLTEXT

TEXT:
...leading figure on the bank's risk management committee, and the
committee in charge of **investment** banking **strategy** .

He left amicably. But it is still unprecedented for a senior
Deutsche banker who leaves...lectures in investment banking at the
University of Stuttgart, being famous for his accounts of **actual**
deals. All who know him say he's a colourful character with sharp
quantitative skills...

...keep
his people in control," says a Deutsche risk manager. But it is
the direct **interface** between Fischer's risk managers and
investment bankers in London, Frankfurt and New York that...Trust is a
hybrid, more of a creative
wholesale bank than a securities and corporate **finance** house.
  Advisers have suggested Deutsche should keep the Bankers Trust

brand name, while ensuring that BT

 26/3,K/14   (Item 11 from file: 267)
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04542734
On-Line Advisory Service for 401(k) Market Debuts
Mary Schroeder
Web Finance
November 30,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 973   RECORD TYPE: FULLTEXT

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TEXT:
A Holy Grail for on-line brokerage firms - the ability to offer
personalized, specific **investment** **advice** on-line -appears to be on the
horizon. Internet-based advisory services such as **Financial** Engines'
Investment **Advisor** , which made its debut last month, are targeting the
401(k) plan market, but observers...

...services will be extended fairly quickly to cover other types of
investments as well.
   The **Financial** Engines **Investment** **Advisor** offers 401(k) plan
participants specific fund recommendations to increase the percentage
chance that they...

...spouse's 401(k) investments.
   While on-line brokerage firms are not yet offering specific **investment**
advice , they are going to have to do so in the future, said Michael
Gazala, an...

...Among the firms that will offer the service to their customers are State
Street Global **Advisors** , an **investment** manager, and Hewitt Associates, a
pension fund consultant. SSGA will initially provide the service via...

...50 per participant a year. Since the average 401(k)-account balance is
$40,000, **investment** **advice** for this market needs to be inexpensive, ...
a mainframe or server, Maggioncalda said. Users need a Pentium 133
megahertz PC and a **browser** to access the Financial Engines service.
   Besides the Internet and Java, another key ingredient was the development
of **finance** **models** that would allow users to do personalized simulations
in **real** **time** , Maggioncalda said.
   Also, until recently, there was "a broad misperception" among plan
sponsors that giving specific **investment** **advice** was illegal,
Maggioncalda said. But in May the head of the Pension & Welfare Benefits
Administration, an agency of the Department of Labor, emphasized that
giving **investment** **advice** is legal, he said.
   Targeting 401(k)s
   When setting out to develop an on-line **investment** **advisory** product,
Financial Engines decided to start with the 401(k) market for a number of
reasons, Maggioncalda...

 26/3,K/15   (Item 12 from file: 267)
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04540671

                    February 25, 2003 17 18:32

New services sweeten the pot for DC plan sponsors
Stephenie Overman
Employee Benefit News
October 1,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1049   RECORD TYPE: FULLTEXT

TEXT:
...the competitive defined contribution services market by offering a
series of free or low-cost **financial planning** seminars featuring "high
touch" education.
  Many financial service providers today are concentrating on the Internet
...

...We get people involved in one-on-one education and it's much easier to
communicate in whatever their **style** is - whether they're visual, **audio**
or kinesthetic learners," said Willis, who introduced the **Financial
Planning** in the Workplace program to the participants of qualified plan
sponsors.
  Although Aetna does offer...

...a bit more," Willis says.
  Priced to attract
  With an employer's permission, a registered **financial planner** from
ARS or Aetna's Financial Network Investors Corp. (FNIC) gives educational
seminars to the...

...consultation.
  "The service is priced to attract people who usually don't have access to
financial planners ," according to Willis.
  Pilot programs were conducted about two years ago in Detroit and Texas...

...is that we have done a lot of work on the definition of education versus
investment advice ," Willis says. "We provide the education in the
workplace and then we have a well...you should be most interested in
programs that teach employees how to create their own **financial plans** .
They should teach them how to make investments from a quantitative point of
view rather than based on emotional views of risk."
  The number of people who really need comprehensive **financial planning**
help is small, according to Decker. "They may need to meet with people who
have...

 26/3,K/16   (Item 13 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04537666
 **New Software, New Sophistication: These programs promise to improve the
quality of financial advice, reduce the time and labor required to complete
certain tasks and minimize the errors that inevitably arise from the manual
processing of information.**
By Ellen Jovin
Financial Planning
August 1,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 3141   RECORD TYPE: FULLTEXT

TEXT:
...funneled into new technology. In addition, the more widespread adoption of existing software in the **financial planning** arena is streamlining the way investment professionals run their businesses and allowing them to leave...

...busywork to the computers. * The software described below variously promises to improve the quality of **financial advice** , reduce the time and labor required to complete certain tasks, minimize the errors that inevitably...

...attached to a particular forecast, has to date not found much of a home in **financial planning** technology. * But a few ardent advocates-among them Lynn Hopewell, an **investment adviser** and retirement planning software pioneer in Fairfax, Va.-may help change that. "What we're...

...in fact, they date back about half a century. "They're just new to the **financial planning** business," he says, "because the **financial planning** business is technologically a dinosaur."
For clients trying to determine how much money to set...

...they are comfortable with.
Monte Carlo simulation has a wide range of applications beyond the **financial planning** realm. Among Decisioneering's customers are companies that use Crystal Ball for capital ...vice president of sales and marketing, the company has begun an aggressive move into the **financial planning** arena, meeting with a number of planning firms interested in the product. In addition, he says, a Denver-based brokerage that does a lot of retirement and **investment planning** now wants to make the product accessible to about 250 of its brokers.
"Until now...

...Pro product, companies can develop-"with a fair degree of ease," says Reagan-a customized **front end** to Crystal Ball that will be accessible even to non-Crystal Ball users.
The Monte Carlo simulation software, Reagan says, gives a competitive edge to a **planner** competing with **investment** professionals who rely on a static model. As for companies selling retirement planning software, he...

...t use it."
At Money Tree Software in Philomath, Ore., President Mike Vitkauskas says a **financial planner** customer is currently exploring the possibility of accommodating uncertainty in the company's Golden Years...In June, Financial Engines announced a strategic partnership with Ernst & Young LLP to offer companies **investment** education and **advice** for their employees. In addition, Maggioncalda notes, it is likely that **financial planners** will at some point be able to subscribe to the service for their clients.
The...

...participant per year. Maggioncalda envisions a similar kind of pricing scheme in the future for **financial planners** , where they would maintain an account for as many of their clients as they wanted...unpopular statements from the various custodians and brokerages. But Rex's capabilities are prompting some **financial advisers** to envision a day when their reliance on custodians and brokerages will be greatly reduced...

...go to the relevant custodian. To date, 35 custodians have signed on, with 15 already **live** and another 20 in various stages of development. As each new one is added, it information. By adding the desktop piece, the broker, participant and corporation can enjoy a **real - time** online environment in which transactions are transmitted and processed. "So without having to lift up...

...in the past when a call from a client wanting to exercise would set in **motion** what could be a sluggish manual validation process. Brokers can now easily confirm that the...

...Financial Group in Little Rock, is part of a study group of seven or eight **financial planning** offices around the country that recently signed up for GoldMine and has looked at other...make some sense to share the learning and the costs involved."
    According to Adkins, as **financial planning** firms have grown, it has become more difficult to keep up with the steadily multiplying...

...annuities and so on," he says.
    Voisen also owns North County Financial Associates Inc., a **financial planning** firm in Vista, so he knows the business. He developed the software to make life...

...per individual. For instance, Boone and his collaborators have also looked at Execplan, a comprehensive **financial planning** package, and will presumably continue to apply their collective efforts to other technologies that can...

26/3,K/17   (Item 14 from file: 267)
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04535518
    Technology: Attention, Shoppers Finding the right data service provider depends largely on what you need and how much you're willing to pay.
By Ellen Jovin
Financial Planning
July 1,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
                       WORD COUNT: 1952   RECORD TYPE: FULLTEXT
LANGUAGE: ENGLISH

TEXT:
...an inexpensive delivery route, data seekers' options continue to proliferate.
    Take BridgeChannel, for instance. This **browser** -based product, a pared-down version of Bridge Information Systems' high-end BridgeStation, gives the budget-conscious **investment adviser** little reason to cross market data services off his shopping list. The cost of the...

...Reuters Plus, which allows users to pick the services they need. Reuters Plus features include **real - time** news, quotes, and fundamental and historical data. While a user would typically receive information through...

...individual stocks. People in search of a minimalist set-up (a basic quote machine with **real - time** quotes, news and chart) will spend between $95 and $175 a month. Others who want...

...second through fourth terminals.
    Given the diverse pricing options, delivery methods and data packages available, **financial planners** who have previously dismissed data services as too costly might want to take another look are reasonably priced.
    "Most **financial planners** just don't have the tools that I think they would really enjoy if they...

...Reuters America Holdings Inc. "When you think about it, a retail broker, a fee-only **financial   planner** and a guy managing $100 million essentially all do the same thing, and the fact of the matter is the retail broker has better tools than the fee-only **financial   planner** , and the fund manager has much better tools than the retail broker tends to have...

...is closing as planners begin to realize what they're missing. In the meantime, some **investment   advisers** have been heading straight to the high-end for their data services. Those who survive...

...Besides the standard monthly fees, Schapiro also pays total exchange fees of around $210 for **real - time** data and an additional $395 so he can use the service when he travels. "I...t see how you could justify that kind of cost."
  He adds: "I would think **financial   planners** ought to be able to do a very simple financial analysis and evaluate cost/benefit of those kinds of services. I just don't think for most **financial   planning** firms they're appropriate."
  Schapiro agrees that the decision to buy a service depends on...one way to get your data. For his market information, Mitchell Maynard, president of Maynard **Financial   Advisory** Services in Jericho, Vt., looked to the stars-or rather to a satellite service offered...

...user will pay a monthly fee ranging from $44 for delayed data to $138 for **real - time** service.
  Since there is no such thing as a trading-room floor without a market...

...five years," says Gaynes, "but companies like Reuters will figure out how to get to [**financial   planners**] like we have traditionally been able to get to the bigger money managers and the...

 26/3,K/18   (Item 15 from file: 267)
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04534029
 Some Sharpe Advice When Nobel Laureate William Sharpe gets into the advice business, planners had best take note.
By Gary Gentile
Financial Planning
June 1,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 2074   RECORD TYPE: FULLTEXT

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TEXT:
...are simplistic number-crunching programs that provide little useful information. It's what he terms " **financial   planning** in Fantasyland."
  "Participants in defined contribution plans need economic science, but what they are getting...the advice. The company, which is registered with the Securities and Exchange Commission as an **investment   adviser** , will then take the next step and recommend specific dollar allocations to the funds available...

...well. We don't ask risk questionnaire types of questions. We say, 'What could you **live** with?' We focus people on the outcome and the chance they will reach their goal...features a prototype of the software, which company officials say is not representative of the **actual   interface** , but is designed to give an idea of how the basic simulation technology works. Based...

...more personal relationship. "We're initially designing a tool that can be used with no **human** mediation, but that may not be the optimal way to go," he says. "There may need to be some resource to **human** beings through a call center or whatever and we don't want to rule out any combination."

One intriguing possibility, Maggioncalda says, is to select **financial advisers** in various areas that plan participants could be referred to for further assistance. "Our design now being served by advisers. "I would not say this will replace the **financial** **planner** ," Maggioncalda says. "This technology could make their offerings, their service far more valuable. It could...

...that pioneered the time-release technology behind the nicotine patch. Harold Fethe, vice president of **human** resources, says the 15 employees who have been using the service since the test began...

26/3,K/19   (Item 16 from file: 267)
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04534021
"We've got quite a bit of money budgeted to put us in the imaging business, and
By Ellen Jovin
Financial Planning
June 1,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1750   RECORD TYPE: FULLTEXT

        (c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:
...saves precious time for employees.
In a 1997 survey of Internet and extranet trends among **broker** -dealers and **financial** **planners** , Amicus and the International Association for **Financial** **Planning** of Atlanta found the potential for significant mail-related savings. At a 1,200-rep...August 1996 and December 1997, the firm developed various pieces of software to make reps' **lives** easier and, along the way, reduce paper use.
A **browser** -based product called BranchFile allows reps to search for and view statements online, exactly as...

26/3,K/20   (Item 17 from file: 267)
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04534002
Harry Dent's Dow: 35,000 In 10: Economic forecaster Harry Dent boldly predicts the Dow will hit 35,000 by 2008. Is he crazy or prophetic?
By Donald Jay Korn
Financial Planning
June 1,1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1624   RECORD TYPE: FULLTEXT

        (c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:
...annual gains of 16% for the next decade. If that's the case, how should **financial** **planners** and their clients participate?

February 25, 2003 22 18:32

Dent says mutual funds are the best vehicle for most investors...to work in such small towns, keeping in touch electronically, will he also search for **financial** **advice** over the Internet? Will planners become obsolete? "Not at all," Dent says. "The baby boomers are used to relying upon experts for advice. They'll want **financial** **planners** to help them make sense out of all the information out there."

The key for successful **financial** **planning** in the future, according to Dent, is the adoption of a " **browser** -server" model. "End-users can directly access, or browse, for specialized information that is available
...

...That's how computer networks are organized, for maximum efficiency, and that's the direction **human** organizations need to take.

In terms of financial services, Dents sees successful planners becoming " **human** **browsers** ." They will specialize in a specific segment of the population, such as business owners, divorced...

...as being objective as well as knowledgeable about their particular concerns.

The planner, acting as **browser** , must filter through all the choices that are out there and provide each client with a few high-quality options that meet their needs. As Dent puts it, "The **financial** **adviser** 's job is to simplify a complex world and customize solutions for busy clients who...

...financial-investment experts themselves."

In the financial service firm of the future that Dent envisions, **investment** **analysts** , insurance policies, mutual funds, tax experts and economic forecasters will become the servers, offering an array of financial options that **browsers** can select. The **browsers** will be the **financial** **advisers** , bringing the best options to their clients.

According to Dent, financial-service companies such as...

...asset allocation, tax and estate planning and economic forecasting-all to support the front-line **browsers** who work with clients.

To prepare for this future, Dent says, **financial** **planners** should decide which market segment they wish to serve and specialize there. "Focus on the...who have grown up with computers. Computer products and services will become mainstream consumer items; **financial** **planning** clients will feel comfortable communicating electronically.

"Instead of making an appointment weeks ahead and traveling to an office for a meeting, clients will be able to contact **advisers** -including **financial** **planners** -via the Internet," Dent says. "Planners who want to communicate with their client base will...

...upbeat, as the title of his new book indicates. "How and where we work and **live** is about to change more than at any time in our history," he declares. "There...

 26/3,K/21   (Item 18 from file: 267)
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04533624
  Global Custody, Taking on the broker-dealersThe grass, they say, is always greener. In a rapidly consolidating industry a handful of global custodians control the
Euromoney Magazine
May 10, 1998   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH   WORD COUNT: 3630   RECORD TYPE: FULLTEXT

TEXT:
...the brokers can field.

Broker research is also irrelevant to small fund managers
pursuing niche **investment** opportunities that **brokers** cannot
afford to cover. Execution is the only product fund managers care
about and will...

...corporate finance. For those who actually enjoyed research there
were positions available in the expanding **analyst** teams of
investment managers.

The dates could be wrong, but not one of these predictions is
controversial. In...State
Street Bank & Trust's Global Link electronic trading
platform.

State Street Global Link provides **real - time** foreign exchange
trading, currency management research and multi-market equity
execution. It combines a series...

...the system. The buyer or
seller can enter a price on the system and automate **real - time**
pricing. If there is no counterparty for the trade, potential
buyers and sellers can negotiate **live** bids and offers.

Before the Bank of New York took over the system the only...

...be accessed
through their own servers, an icon on the Bank of New York's
front - end reporting system or third-party information providers
such as Bloomberg.

State Street's Global Link is available through an icon on State
Street's **front - end** . It is ...Street acquired
Princeton Financial Systems. The Bank of New York has bought a
stake in **Financial Models** Corporation. These are two of the
largest providers of financial software to US fund managers...

...investors. Perna
explains: "It goes back to the whole trading process from front
to back. **Financial Models** have products that fit all the way
along the chain. From their **front - end** portfolio trading systems,
to FMCNet (an electronic trade-confirmation system) through to
accounting and account-reconciliation products."

He adds: "The strategy is analogous with Microsoft packaging its
Web- **browser** with Windows. We want to make it easy for fund
managers to do business with...of information,"
says Shelton. "One example is flow of funds. We can provide,
almost in **real - time** , a picture of where the money is flowing in
equities and fixed income across our...Trinitech Fixtalk and Bridge EasyFix
are
increasingly popular. For fund managers the trick is to **interface**
these electronic indications with their trading system. "It only
stacks up if your trading blotter...
?

?show files;ds
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          (c) 2002 The Gale Group

Set   Items   Description
S1   43136   (FINANCIAL OR FINANCE? ? OR INVESTMENT?)(2N)(MODEL? OR PLAN
                 OR PLANNING OR PLANS OR STRATEGY? OR STRATEGIC? OR ADVICE)
S2   13023   (FINANCIAL OR FINANCE? ? OR INVESTMENT)(2N)(COACH? OR COUN-
                 SELING OR COUNSELOR? OR COUNSELLOR? OR ADVIS?R? OR AGENT? ? OR
                 BROKER? ? OR PLANNER? OR ANALYST? OR HELPDESK? OR SPECIALIST?
                 OR TECHNICIAN? OR HELP()DESK?)
S3   14   TELEADVISOR? OR TELEAGENT? OR TELE()AGENT? OR TELE()ADVISO-
                 R? OR TELECOUNSEL?R? OR TELE()COUNSELOR? OR TELEBROKER? OR TE-
                 LE()BROKER? OR TELEPLANNER?
S4   1372519   REALTIME? OR REAL()TIME? OR LIVE OR ACTUAL OR HUMAN? OR PE-
                 RSON(2W)PERSON? OR RTT OR MOTION? OR VIDEO? OR LIVE? OR TELEV-
                 ISED OR CAMCORDER?
S5   10641   (COLLABORAT? OR COMMUNICATION? OR COMMUNICATING OR COMMUNI-
                 CATE OR COMMUNICATES)(3N)(OPTION? ? OR STYLE? ? OR MEDIA? OR -
                 APPROACHES OR CHOICE? ?)
S6   901401   (ELECTRONIC? OR E OR VOICE? OR INTERNET?)()(MAIL? OR MESSA-
                 GE?) OR VIDEO? OR AUDIO? OR CHAT? OR ICHAT? OR TALK? OR SPEAK?
                 OR TELEPHONE? OR PHONE? OR CELLULAR? OR TELECONFEREN? OR TEL-
                 E()CONFERENC? OR VIODEPHONE?
S7   496174   INTERFACE? OR GUI OR GUIS OR UI OR UIS OR NUI OR NUIS OR A-
                 CTIVE()DESKTOP OR AWT OR BROWSER? OR HCI OR COMMUNICATION? ?(-
                 2W)WINDOW? ? OR FRONT()END
S8   39   S1 AND S2 AND S4
S9   82   (S1 OR S2) AND S4 AND S7
S10   1   (S1 OR S2) AND S5 AND S6 AND S7
S11   9   (S1 OR S2) AND S5 AND S6
S12   4823   (S1 OR S2) AND (S5:S7)
S13   125   S8:S11
S14   4722   S12 NOT S13
S15   125   S8:S11
S16   105   S15 NOT PY>1999
S17.   83   RD (unique items)
?t17/7/all

 17/7/1   (Item 1 from file: 2)
DIALOG(R)File~ 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6684944   INSPEC Abstract Number: C2000-10-6180G-018
 Title: **Improving understanding using video technology**
  Author(s): Grayson, D.

Abstract: When an individual engages in a **video** -mediated interaction
with a stranger, it is known that they are likely to be more interactive if
the image of their partner appears very close (zoomed in). An experiment
was run to investigate whether or not this difference in conversational
style had any subsequent effect on individuals understanding of the topics
discussed. Participants discussed **financial advice** with a remote
financial advisor who appeared either close or far away. After
discussing 4 investment options, participants stated which they would
choose. After the experiment, a surprise recall interview was used to
measure participants understanding a trend towards participants being more
interactive in the zoomed in conditions. When split into groups of
interactivity, results clearly showed that participants who were more
interactive had a significantly greater understanding of the options
discussed. It is concluded that being more interactive in a conversation
leads to better understanding, when using **video** -mediated technology is to
alter the zoom on a camera so that the information giver appears closer
than usual. (3 Refs)
Subfile: C

17/7/2   (Item 2 from file: 2)

6224856   INSPEC Abstract Number: C1999-05-1290D-087
   **Title: Capital budgeting under uncertainty: an extended goal programming
approach**
Author(s): Kalu, T.Ch.U.
Author Affiliation: Dept. of Manage. Sci., Ilorin Univ., Nigeria
Abstract: This paper presents an extended goal programming methodology to
address the problem of capital budgeting under uncertainty to overcome the
defects of chance-constrained capital budgeting models. In particular,
since **financial planners** frequently deal with the complex problem of
capital budgeting by aggregating large numbers of small investment
proposals into families of large projects, the paper presents necessary and
sufficient conditions for the acceptance of a set of investment projects by

a business enterprise. The results indicate that under uncertainty, firms faced with capital rationing are less economically efficient than those non-capital rationing firms. Also, the results show that optimal allocation policy under uncertainty requires the **actual** discount rate to be greater than the market cost of capital, a finding which is consistent with corporate finance practice. (32 Refs)
  Subfile: C
  Copyright 1999, IEE

17/7/3   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5776600   INSPEC Abstract Number: C9801-7120-034
  Title: Financial   model **definition and execution in a** real   time **system fully integrated with the market**
  Author(s): Cianchi, P.; Congiu, G.; Landi, L.; Piattoli, A.
  Author Affiliation: Dip. di Sistema ed Inf., Univ. di Firenze, Italy
  Journal: Neural Network World Conference Title: Neural Netw. World (Czech Republic)   vol.7, no.4-5   p.591-602
  Publisher: UIVT AV CR - NNW,
  Publication Date: 1997 Country of Publication: Czech Republic
  CODEN: NNWOFJ ISSN: 1210-0552
  SICI: 1210-0552(1997)7:4/5L.591:FMDE;1-A
  Material Identity Number: F268-97006
  Conference Title: PASE '97. 6th International Workshop on `Parallel Applications in Statistics and Economics'
  Conference Date: 9-12 Nov. 1997   Conference Location: Marianske Lazne, Czech Republic
  Language: English   Document Type: Conference Paper (PA); Journal Paper (JP)
  Treatment: Practical (P); Theoretical (T)
  Abstract: We propose a distributed multi-user decision support system, i.e. trading support system (TSS) that allows the design and execution of **financial   models** for trading and risk management in **real - time** . TSS has an intuitive, visual programming **interface** for **financial   model** development, for model selection and execution. Each **financial   model** is an autonomous agent that communicates with other agents via messages in a networked object environment. (8 Refs)
  Subfile: C
  Copyright 1997, IEE

17/7/4   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC
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5545682   INSPEC Abstract Number: C9705-7120-050
  Title: Modeling insolvency decisions
  Author(s): Leech, S.A.; Collier, P.A.
  Author Affiliation: Dept. of Accounting & Finance, Tasmania Univ., Hobart, Tas., Australia
  Conference Title: Proceedings of the First Asia-Pacific Decision Sciences Institute Conference   Part vol.2   p.545-52 vol.2
  Editor(s): Ho Geun Lee; Kar Yan Tam
  Publisher: Hong Kong Univ. Sci. & Technol, Hong Kong
  Publication Date: 1996 Country of Publication: Hong Kong   3 vol. xiv+1427 pp.
  Material Identity Number: XX96-03732
  Conference Title: Proceedings of the First Asia-Pacific Decision Sciences Institute Conference

Conference Sponsor: HKUST; Decision Sci. Inst.; Daewoo; Hanshine Int. Ltd
Conference Date: 21-22 June 1996   Conference Location: Hong Kong
Language: English   Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: The aim of this research is to create a validated descriptive model of decision-making in insolvency (DMI). The decisions made by insolvency practitioners are complex by nature. An insolvency practitioner is often faced with numerous factors in attempting to determine whether to liquidate or trade-on a company in financial distress. The four main types of literature on corporate financial distress are discussed briefly to provide a background to the current project. In the context of the very sparse literature on insolvency decisions, there is little hope of attempting to find a model that improves on existing practice. Instead, we focus on modeling **human** DMI. To model **human** DMI, we need to know the processes that occur in the minds of **human** experts. We consider a number of methods for discovering and recording the processes in the **human** mind, and argue that weighted-additive methods are suitable for modeling DMI judgments. The DMI **model** of **financial** and business **agents** is described in an object-oriented hierarchy and illustrated with a case study of the modeling of a judgment. In parallel with the development of the DMI model, we are using KADS (Knowledge Acquisition and Documentation System) to describe formally a conceptual model compatible with the implementation in the expert system shell NEXPERT. The resulting expert system is used to validate the DMI model.   (39 Refs)
   Subfile: C

   17/7/5   (Item 5 from file: 2)

5491503   INSPEC Abstract Number: C9703-7120-070
   Title: **Executive information systems in financial institutions: an introduction**
   Author(s): Ramarapu, N.; Prabhu, S.S.; Subrahmanyam, V.
   Author Affiliation: Tennessee Univ., Martin, TN, USA
   Journal: Information Management & Computer Security   vol.4, no.5   p. 18-21
   Publisher: MCB University Press,
   Publication Date: 1996 Country of Publication: UK
   CODEN: IMCSE4 ISSN: 0968-5227
   SICI: 0968-5227(1996)4:5L.18:EISF;1-B
   Material Identity Number: B218-96005
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Practical (P)
Abstract: The paper discusses the use and impact of executive information systems (EISs) for financial institutions. It describes the functions of EISs and suggests the essential elements of a good one: integration of data from multiple sources; timely information reporting; individualized and user friendly. It shows how EISs can be used by managers in **financial** institutions for **strategic** advantage.   (9 Refs)
   Subfile: C D

   17/7/6   (Item 6 from file: 2)

5444467   INSPEC Abstract Number: C9701-7120-018
   Title: **FINESSE: a financial information spreadsheet**

Author(s): Varshney, A.; Kaufman, A.
Author Affiliation: Dept. of Comput. Sci., State Univ. of New York, Stony Brook, NY, USA
Conference Title: Proceedings. IEEE Symposium on Information Visualization '96 (Cat. No.96TB100083) p.70-1, 125
Editor(s): Card, S.; Eick, S.G.; Gershon, N.
Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA
Publication Date: 1996 Country of Publication: USA xvi+133 pp.
ISBN: 0 8186 7668 X Material Identity Number: XX96-03466
U.S. Copyright Clearance Center Code: 0 8186 7668 X/96/$5.00
Conference Title: Proceedings IEEE Symposium on Information Visualization '96
Conference Sponsor: IEEE Comput. Soc. Tech Committee on Comput. Graphics
Conference Date: 28-29 Oct. 1996 Conference Location: San Francisco, CA, USA
Language: English Document Type: Conference Paper (PA)
Treatment: Applications (A); Practical (P)

Abstract: We outline a spreadsheet-based system for visualization of **real - time** financial information. Our system permits the user to define arithmetic and presentation relationships amongst the various cells of the spreadsheet. The cells contain primitives that can be numbers, text, images, functions and graphics. Presenting financial information in this format allows its intended clients, the **financial analysts**, to work in the familiar environment of a spreadsheet and allows them the flexibility afforded by the powerful **interface** of the spreadsheet paradigm. In addition, our system permits **real - time** visualization of the financial data stream allowing its user to visually trade the changing market trends in two and three dimensions. (11 Refs)
Subfile: C

17/7/7 **(Item 7 from file: 2)**

5299308
Title: **Cornering customer contact [banking services; multimedia applications]**
Journal: AV Magazine for Business Communications no.294 p.16-17
Publisher: Emap Media,
Publication Date: June 1996 Country of Publication: UK
CODEN: AVMAFA
Material Identity Number: E362-96009
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: Banks face stiff competition from other **financial** services outlets. **Strategic** use of multimedia techniques, and changes in production aims, could help them keep their customers share dealing and information service and has embedded **videoconferencing** links to allow Barclays Stockbrokers` dealers, based in Glasgow, to give help and advice. Technical features of the installation in four branches (two in the City, one in Crawley and one in Maidstone) include full-screen, full- **motion video** (used to show an optional introductory **video**), ISDN links for financial transfers and **videoconferencing** , a **live** data link updating share prices and a specially designed (but potentially generic) **interface** by consultancy PDP and researched in conjunction with the National Physical Laboratory. As well as allowing registration for, and dealing through, three different Barclays schemes, the prototype will help identify which other services customers would like in the future-such as a taxation service, wills, unit trusts, portfolio management, and insurance. `We made it an end-to-end process so that we can capture the sale,` says Anwer Shah,

Barclays` head of multimedia, `and we`ve produced a system that is not only easy to use, but fits with Barclays Stockbrokers` strategy`. (0 Refs)
  Subfile: D

17/7/8   (Item 8 from file: 2)
DIALOG(R)File   2:INSPEC

4918855   INSPEC Abstract Number: C9505-6140D-030
 Title: **Scaling up visual programming languages**
  Author(s): Burnett, I.; Baker, M.J.; Bohus, C.; Carlson, P.; Yang, S.; Van Zee, P.
  Author Affiliation: Dept. of Comput. Sci., Oregon State Univ., Corvallis, OR, USA
  Abstract: The directness, immediacy, and simplicity of visual programming languages are appealing. The question is, can VPLs be effectively applied to large scale programming problems while retaining these characteristics. In scaling up, the problem is how to expand applicability without sacrificing the goals of better logic expression and understanding. From a size standpoint, scaling up refers to the programmer's ability to apply VPLs in larger programs. Such programs range from those requiring several days' work by a single programmer to programs requiring months of work, large programming teams, and large data structures. From a problem domain standpoint, scaling up refers to suitability for many kinds of problems. These range from visual application domains-such as user **interface** design or scientific visualization-to general purpose programming in such diverse areas as **financial   planning** , simulations, and **real   time** applications with explicit timing requirements. To illustrate the scaling up problem, we discuss nine major subproblems and describe emerging solutions from existing VPL systems. First, we examine representation issues, including static representation, screen real estate, and documentation. Next, we examine programming language issues-procedural abstraction, interactive visual data abstraction, type checking, persistence, and efficiency. Finally, we look at issues beyond the coding process. (12 Refs)
  Subfile: C

17/7/9   (Item 9 from file: 2)
DIALOG(R)File   2:INSPEC

4718434   INSPEC Abstract Number: C9409-7430-001
 Title: **Review of '4Thought'**
  Author(s): Harvey, A.; Toulson, S.
  Author Affiliation: Dept. of Stat., London Sch. of Econ., UK
  Abstract: The use of neural nets for forecasting and modelling has

aroused considerable interest. 4Thought is a computer package which is aimed at the business user and can be used on a PC, preferably a fast 386 or 486 machine with a co-processor. 4Thought is menu driven and operates in a windows environment. It comes with a manual and contains a number of worked examples. The authors first describe the neural net models which it uses, i.e. multilayer perceptrons, and explain how these are related to standard statistical procedures. They then discuss their experience with modelling and forecasting some **real time** series. They examine how useful 4Thought is as a program for modelling neural nets, and how effective neural nets (at least as implemented in 4Thought) are for **modelling** economic and **financial** time series. (7 Refs)
  Subfile: C

17/7/10   (Item 10 from file: 2)
DIALOG(R)File   2:INSPEC
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4412341   INSPEC Abstract Number: C9307-6180N-004
 Title: The ESTEAM-316 dialogue manager
  Author(s): Grossi, T.; Bronisz, D.; Jean-Marie, F.
  Author Affiliation: Cap Gemini Innovation, Grenoble, France
  Conference Title: Logic Programming in Action. Second International Logic Programming Summer School, LPSS '92. Proceedings   p.186-202
  Editor(s): Comyn, G.; Fuchs, N.E.; Ratcliffe, M.J.
  Publisher: Springer-Verlag, Berlin, Germany
  Publication Date: 1992 Country of Publication: West Germany   x+324 pp.
  ISBN: 3 540 55930 2 .
  Conference Date: 7-11   Sept. 1992   Conference Location: Zurich, Switzerland
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Practical (P)
  Abstract: Advising someone seems easy to do but, like any **human** behavior, advice-giving requires numerous and elaborate mechanisms. The advice-giver must have a good understanding of the needs of the user, be able to solve the problem or answer the request of the user, and finally to explain the presented solution. In ESPRIT project ESTEAM-316, the authors developed an advice-giving system for financial investment. They give an overview of the entire project and a more detailed presentation of the dialogue management component. They put particular emphasis on the data structures used and on the use of planning mechanisms in conducting the dialogue. (13 Refs)
  Subfile: C

17/7/11   (Item 11 from file: 2)
DIALOG(R)File   2:INSPEC
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04362576   INSPEC Abstract Number: C9304-6180G-025
 Title: Worlds within worlds: metaphors for exploring n-dimensional virtual worlds
  Author(s): Feiner, S.; Beshers, C.
  Author Affiliation: Dept. of Comput. Sci., Columbia Univ., New York, NY, USA
  Conference Title: UIST. Third Annual Symposium on User Interface Software and Technology. Proceedings of the ACM SIGGRAPH Symposium   p.76-83
  Publisher: ACM, New York, NY, USA
  Publication Date: 1990 Country of Publication: USA   vii+177 pp.
  ISBN: 0 89791 410 4
  U.S. Copyright Clearance Center Code: 0 89791 410 4/90/0010/0076$1.50
  Conference Sponsor: ACM

February 25, 2003 7 18:29 .

Conference Date: 3-5 Oct. 1990   Conference Location: Snowbird, UT, USA
Language: English   Document Type: Conference Paper (PA)
Treatment: Practical (P)

Abstract: n-Vision is a testbed for exploring n-dimensional worlds containing functions of an arbitrary number of variables. Although their interaction devices and display hardware are inherently 3D, the authors demonstrate how they can be used to support interaction with these higher-dimensional objects. They introduce a new interaction metaphor developed for the system, which they call 'worlds within worlds': nested heterogeneous coordinate systems that allow the user to view and manipulate functions. Objects in their world may be explored with a set of tools. They describe an example n-Vision application in 'financial visualization,' where the functions are **models** of **financial** instruments. n-Vision's software architecture supports a hierarchy of arbitrarily transformed, nested boxes that defines an interactive space within which information is displayed and input obtained. The design, modeled in part after the hierarchical 2D windows of the X Window System, is intended to provide an environment that is well suited to the use of true 3D input and stereo display devices. Boxes are associated with event handlers that support 3D **motion**, enter, and leave events, and provide recognition of finger gestures. (23 Refs)
  Subfile: C

17/7/12   (Item 12 from file: 2)
DIALOG(R)File   2:INSPEC
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04292357   INSPEC Abstract Number: C9301-6160Z-013
 Title: Advanced interaction media
  Author(s): Boy, G.A.
  Author Affiliation: ONERA-RESCO, Toulouse, France
  Conference Title: Informatique '92. International Conference Interface to Real and Virtual Worlds. Proceedings and Exhibition Catalog   p.551-68
  Publisher: EC2, Nanterre, France
  Publication Date: 1992 Country of Publication: France   766 pp.
  ISBN: 2 906899 70 4
  Conference Date: 23-27 March 1992   Conference Location: Montpellier, France
  Language: English; French   Document Type: Conference Paper (PA)
  Treatment: Practical (P)

Abstract: The following advanced interaction media are discussed and described: hypertext, multimedia and virtual environments. Hypertext is also called non-linear text. The concept of hypertext is quite simple: windows on the screen are associated with objects in a database, and links are provided between these objects, both graphically and in the database. Applications of hypertext systems include electronic publishing, online technical manuals, online instruction manuals, online help for other software, project management, issue analysis, online policy manuals, group presentations via large screen projectors, **financial modeling** and user **interfaces**. Multimedia provides connections between various information media such as text, graphics, images, sounds, voice, simulations, etc. Four applications of multimedia can be distinguished: interactive documentaries, learning environments, **video** data analysis, and multimedia communication. The main goal of virtual environments is to represent reality using appropriate technological media. This representation should take into account as closely as possible the **human** cognitive and sensory capabilities to better capture and reproduce the look and feel of the real world it represents. A virtual environment can be defined as a multi-sensory simulation which can mix visual displays, sounds, relative **motion**, vibrations, chemical smells, and wind simulation. (46 Refs)
  Subfile: C

17/7/13   (Item 13 from file: 2)
DIALOG(R)File   2:INSPEC
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03837781   INSPEC Abstract Number: D91000777
 Title: Executive support (EISs)
  Author(s): McClatchy, W.
  Journal: InformationWEEK   no.299   p.66
  Publication Date: 10 Dec. 1990 Country of Publication: USA
  CODEN: INFWE4 ISSN: 8750-6874
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Executive information systems (EIISs) are branching out. From
sophisticated decision-support **models** to **financial** spreadsheets to
on-line text retrieval, the latest wave of EIS products are seeking out
 real – **time** data wherever it resides, filtering it, and presenting it to
managers-all without sacrificing the ease of use that managers have come to
expect from EIS front ends. Perhaps the most aggressive attempt to access
external information is News Navigator from Comshare. Part of Commander
Executive 2.1, the latest upgrade in Comshare's **front** – **end** software for
workstations, News Navigator allows executives to search through gigabytes
of recent and historical stock quotes, financial statements, and 400
publications on the Dow Jones News Retrieval Service databases. (0 Refs)
  Subfile: D

17/7/14   (Item 14 from file: 2)
DIALOG(R)File   2:INSPEC
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03826129   INSPEC Abstract Number: D91000607
 Title: Accounting for change
  Author(s): Todd, D.
  Journal: InformationWEEK   no.297   p.20-1
  Publication Date: 26 Nov. 1990 Country of Publication: USA
  CODEN: INFWE4 ISSN: 8750-6874
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G)
  Abstract: As more businesses go global in the 1990s, they are demanding
accounting and financial management packages that accurately mirror their
activities. Financial packages that automatically switch between multiple
language **interfaces** and different countries' accounting rules have become
a must for companies with international operations. But those firms have
also begun to insist that previously separate functions such as EDI
(electronic data interchange), **human** resources, manufacturing resource
 planning (MRP), and **financial** management are now bundled into the same
package that handles routine accounting procedures, including general
ledger, accounts payable, and billing receivables. The author discusses the
implementation of an integrated system from the German software company SAP
AG. The system, known as R/2, consists of 10 diverse applications
integrated around a core technology base. The author discusses examples of
companies implementing R/2 and other similar systems using open
architecture. (0 Refs)
  Subfile: D

17/7/15   (Item 15 from file: 2)
DIALOG(R)File   2:INSPEC
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03548795   INSPEC Abstract Number: C90015572
    Title: Skilled financial   planning : **the cost of translating ideas into
action**
    Author(s): Lerch, F.J.; Mantei, M.M.; Olson, J.R.
    Author Affiliation: Carnegie Mellon Univ., Pittsburgh, PA, USA
    Journal: SIGCHI Bulletin   spec. issue.   p.121-6
    Publication Date: May 1989 Country of Publication: USA
    CODEN: SGBUD4 ISSN: 0736-6906
    U.S. Copyright Clearance Center Code: 0-89791-301-9/89/0004-0121$1.50
    Conference Title: Conference on Human Factors in Computing Systems (CHI
89)
    Conference Sponsor: IEEE; ACM
    Conference Date: 30 April-4 May 1989   Conference Location: Austin, TX,
USA
    Language: English   Document Type: Conference Paper (PA); Journal Paper
(JP)
    Treatment: Practical (P)
    Abstract: The authors use the GOMS models to predict error rates and
mental times for translating financial concepts into equations in two
widely used **interface** representations. The first of these, common to
spreadsheet packages, is characterized by non-mnemonic naming and absolute
referencing of variables. The second, common to non-procedural
command-driven software, is characterized by mnemonic naming conventions
and relative referencing of variables. These predictions were tested in an
experiment using experienced **financial analysts** . Although the
 interface that allows mnemonic and relative names (called keyword) takes
longer overall, it produces seventy-five percent fewer simple errors and
requires less mental effort. Given the overall serious cost of errors in
 financial models , **interfaces** having the keyword representation are
far superior. (12 Refs)
    Subfile: C

    17/7/16   (Item 16 from file: 2)
DIALOG(R)File   2:INSPEC
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03403608   INSPEC Abstract Number: C89043430
    Title: Quotron uses windows to develop new market analysis tools for real
- time **data**
    Author(s): Rizzo, T.; Strauss, K.
    Journal: Microsoft Systems Journal   vol.4, no.1   p.1-9
    Publication Date: Jan. 1989 Country of Publication: USA
    CODEN: MSJOEB ISSN: 0889-9932
    Language: English   Document Type: Journal Paper (JP)
    Treatment: Practical (P)
    Abstract: The availability of tick-by-tick streams of **financial**
 information enables **brokers** to make immediate informed decisions about
millions of dollars. Quotron Open Windows provides a sophisticated
graphical environment for viewing and analyzing this massive flow of
information. It works under the Microsoft Windows operating environment. (
0 Refs)
    Subfile: C

    17/7/17   (Item 17 from file: 2)
DIALOG(R)File   2:INSPEC
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03265681   INSPEC Abstract Number: C89000422
    **Title: Proceedings of the Second Annual Artificial Intelligence and
Advanced Computer Technology Conference**

Publisher: Tower Conference Manage, Wheaton, IL, USA
Publication Date: 1986   Country of Publication: USA   483 pp.
Conference Date: 29 April-1 May 1986   Conference Location: Long Beach, CA, USA
Language: English   Document Type: Conference Proceedings (CP)
Abstract: The following topics were dealt with: the nurturing of AI through strategic defence systems; AI in medicine; office automation; expert systems; image processing; automated guided vehicles; knowledge information processing systems; AI on microcomputers; AI in machine translation; AI for the investment community; AI in engineering design; automated manufacturing systems; AI in banking and **finance** ; cognitive **modelling** ; AI in business; AI in aerospace; speech processing; AI languages (inc. LISP, Prolog, Ada); AI in training; computer graphics and **human interfaces** ; expert system development systems; and natural language **interfaces** . Abstracts of individual papers can be found under the relevant classification codes in this or other issues.
Subfile: C

17/7/18   (Item 18 from file: 2)
DIALOG(R)File   2:INSPEC
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02920672   INSPEC Abstract Number: C87042259
Title: Expert systems involving dynamic data for decisions
Author(s): Khanna, R.; Moore, R.L.
Author Affiliation: Lisp Machine, Inc., Andover, MA, USA
Conference Title: Second International Expert Systems Conference   p. 73-83
Publisher: Learned Inf, Oxford, UK
Publication Date: 1986   Country of Publication: UK   viii+585 pp.
ISBN: 0 904933 56 3
Conference Sponsor: Expert Syst
Conference Date: 30 Sept.-2 Oct. 1986   Conference Location: London, UK
Language: English   Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: Within the past few years the technology known as expert systems has crossed the threshold from an academic research topic to a practical tool. This transition has been facilitated by the development of powerful software tools and by the introduction of powerful hardware tools. A design is considered that which combines the expert system software (inference engine, user **interface** , knowledge acquisition module) on a LISP processor and a tightly coupled data acquisition software module on an MC68111 processor. Unique strategies for system design were implemented to offer the user complete flexibility in achieving the desired response time. Integral to the knowledge base is a powerful relational database management module that allowed the user to selectively invoke knowledge based on the value of a dynamic data point, or some other condition in the process. The expert system, called PICON, was initially designed for a chemical plant. It has since been adapted to applications in robotics, communication network management, space station design, intelligent building supervisor, **real - time financial advisors** , discrete manufacturing, and a diverse range of applications in process control. (5 Refs)
Subfile: C

17/7/19   (Item 19 from file: 2)
DIALOG(R)File   2:INSPEC
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02813888   INSPEC Abstract Number: C87010016
Title: Planning for Automated Manufacture

Publisher: Mech. Eng. Publications, London, UK
Publication Date: 1986 Country of Publication: UK   204 pp.
ISBN: 0 85298 594 0
Conference Sponsor: IMechE; IEE; Instn. Production Eng.; et al
Conference Date: 24-25 Sept. 1986   Conference Location: Coventry, UK
Language: English   Document Type: Conference Proceedings (CP)
Treatment: Applications (A); General, Review (G); Practical (P)
Abstract: The following topics were dealt with competitive strategies; **human** resource development; intangible benefits; flexible automated turning cells; integrated manufacture; **planning** ; **financial** evaluation and economic application; standalone CNC machine tools; flexible manufacturing systems; batch processing; industrial communications; computer networks; jobbing environment; cutting fluids; integrated numerical control; CAD for factory planning; CADCAM **interface** ; training; simulation; tooling; and production planning and control. Abstracts of individual papers can be found under the relevant classification codes in this or other issues.
Subfile: C

17/7/20   (Item 20 from file: 2)
DIALOG(R)File   2:INSPEC
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02765828   INSPEC Abstract Number: C86056875
 Title: **Financial Analysis Modular Evaluator (FAME) overview**
  Author(s): Spraggs, P.F.; Villars, C.C.
  Author Affiliation: Bell Commun. Res., Livingston, NJ, USA
  Conference Title: Managing End-User Computing: Perspective '85. IFPS Users' Association 1985 National Meeting Conference Proceedings   p.105-10
  Publisher: IFPS Users' Assoc, Austin, TX, USA
  Publication Date: 1986 Country of Publication: USA   ii+340 pp.
  Conference Date: 16-20 June 1985   Conference Location: Austin, TX, USA
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Practical (P)
  Abstract: FAME is an exploratory set of models and software which demonstrate a powerful new approach to analytic modeling. Users of FAME have the ability to build their own models using any combination of pre-specified or user defined building blocks (modules). The user **interface** is menu-driven, and the steps of combining modules into a model, solving the model, and generating reports and answers to 'what-if' questions are handled transparently by utility software. FAME gives analysts the ability to create, modify, extend, custom-tailor, and solve **financial** and economic **models** in **real** **time** with little or no programming. (0 Refs)
  Subfile: C

17/7/21   (Item 21 from file: 2)
DIALOG(R)File   2:INSPEC
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02751773   INSPEC Abstract Number: C86053086
 Title: **Counterfactual and causal explanations in decision support**
  Author(s): Schiff, J.; Huxor, A.
  Author Affiliation: Eur. Comput.-Ind. Res. Centre, Muenchen, West Germany
  Conference Title: Workshop on 'Explanation'. Alvey IKBS Expert Systems Theme   p.163-5
  Publisher: Alvey Directorate, London, UK
  Publication Date: 1986 Country of Publication: UK   198 pp.
  Conference Date: 20-21 March 1986   Conference Location: Guildford, UK
  Availability: IEE, Hitchin, Herts., UK

Language: English   Document Type: Conference Paper (PA)
Treatment: Practical (P)

Abstract: The authors are investigating explanation techniques as a means to improve the cognitive coupling in joint **human** -computer decision making systems.   In this context, an extended version of Kosy and Wise's counterfactual explanation facility for **financial planning models** (1984) has been implemented. Its usefulness as a **front end** to conventional spreadsheet programs is currently evaluated in an experiment with business students. They plan to extend this initial work by including causal explanation techniques and representations of domain principles. As they are only at the beginning of the research, currently the two major differences to the work of others are the novel combination of different techniques and the explicit context of improved man-machine interaction. (6 Refs)
Subfile: C

17/7/22   (Item 22 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02715398   INSPEC Abstract Number: D86002089
 Title: The electronic financial   planner
  Author(s): Luconi, F.L.
  Journal: Best's Review - Life/Health Insurance Edition   vol.87, no.1
p.48, 56, 132
  Publication Date: May 1986 Country of Publication: USA
  CODEN: BRLHB5 ISSN: 0005-9706
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G)

Abstract: Expert systems can realistically emulate **human** reasoning, analysis and problem solving. For personal **financial planners** , the expert system serves as a consultant that performs sophisticated analyses, provides second opinions in the face of incomplete data, and provides a complete and sophisticated **plan** . **Financial planning** concerns capital management, income tax planning, cash management, risk management and estate conservation. By allowing insurance companies to offer these formerly specialised services, expert systems will enable insurers to offer a greater range of products and meet changing client needs. (0 Refs)
  Subfile: D

17/7/23   (Item 23 from file: 2)
DIALOG(R)File   2:INSPEC
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02583817   INSPEC Abstract Number: D86000285
 Title: Is there life after VisiCalc?
  Author(s): Good, P.
  Journal: Business Software Review   vol.4, no.6   p.39-43
  Publication Date: Nov. 1985 Country of Publication: USA
  CODEN: BSOREQ ISSN: 8750-1368
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G); Practical (P)

Abstract: VisiCalc is dead and gone, but spreadsheets **live** on. The question is, are they adequate for **financial planners** ? Alas, far too many micro-computer users are addicted to their spreadsheets. To get rapid, goal-seeking responses, you need a **financial modeling** program like Micro-DSS/Finance, Encore, IFPS Personal, Plan-80, Microprophit or TK!Solver. **Financial   modeling** programs provide easy-to-follow documentation. This means reduced debugging and updating time particularly for large models. Remember though, a **financial modelling** program is not

a replacement for a spreadsheet, but rather a complement to it. (0 Refs)
  Subfile: D

17/7/24   (Item 24 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02542020   INSPEC Abstract Number: D85002787
 Title: Using color graphics to heighten efficiency
  Author(s): Sheridan, S.
  Journal: The Office   vol.102, no.3   p.78, 83, 95
  Publication Date: Sept. 1985 Country of Publication: USA
  CODEN: OFISAD ISSN: 0030-0128
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G)
  Abstract: Color is the natural choice wherever the human -machine
interface must be smooth, efficient and problem-free. So it's somewhat
surprising that color graphic computer systems have not yet completely
dominated the office environment. One problem is that office managers do
not understand the critical nature of employee productivity. The new
developments in color means anyone who doesn't consider color is probably
making a mistake. And it may be a very costly mistake. As the price of
color has dropped, the number of high-quality color software packages has
increased dramatically. There are programs available that show inventory,
accounting, **financial planning** , and database records-all in color, with
vivid graphs that are easier to read and understand than any black and
white computer printout could ever be. Moving to color is the smart way to
meet the challenge of the office of the future. Managers who are thinking
ahead are choosing colour now. It gives them the edge in productivity. (0
Refs)
  Subfile: D

17/7/25   (Item 25 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

01862689   INSPEC Abstract Number: C82023527
  Title: The human **-machine** interface **of PAVE, an intermediate-size**
financial modeling **system**
  Author(s): Hubbard, C.L.; Kushner, D.D.
  Author Affiliation: Dept. of Quantitative Methods, Georgia State Univ.,
Atlanta, GA, USA
  Conference Title: Proceedings of the International Conference on
Cybernetics and Society   p.208-12
  Publisher: IEEE, New York, NY, USA
  Publication Date: 1981 Country of Publication: USA   686 pp.
  Conference Sponsor: IEEE
  Conference Date: 26-28 Oct. 1981   Conference Location: Atlanta, GA, USA
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Applications (A); Practical (P)
  Abstract: Using a combination of menus and conversational inputs, PAVE
(Planning and Valuation of Enterprises) allows the user to control the
inputs, processing, and outputs of the system. Simulations can be either
deterministic or statistical; certain processing steps can be omitted or
altered; and the user can customize tabular and graphical output using
predefined forms. Other features of the PAVE-user **interfaces** are: (1)
four types of extensive messages; (2) inputs organized to follow a
framework for strategic planning; (3) PAVE values supplied when information
is incomplete; (4) many different financial environments; and (5) **video**
displays with cursor control. (3 Refs)

Subfile: C

17/7/26   (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01740536 ORDER NO: AADAA-I9968438
An analysis of selected psychological and demographic variables and the job satisfaction of certified financial planners
  Author: McGowan, Helen N.
  Degree: Ph.D.
  Year: 1999
  Corporate Source/Institution: New York University (0146)
  Chairperson: Michael Bronner
  Source: VOLUME 61/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
       PAGE 2261. 199 PAGES

    The degree of job satisfaction that workers experience as been identified with the individual's quality of life and it impacts the physical well-being as well as the psychological well-being of that individual. Americans consistently rank their jobs as the number one source of stress in their **lives** . Statistics indicate that in the United States costs run at least $200 billion a year in stress-related absenteeism, lower productivity, increased compensation claims, health insurance and direct medical expenses. In addition to this, turnover involves expenses of recruiting, selecting and training new employees.
    Recent studies have shown that the better the fit between an individual's abilities and the job requirements, the higher the job satisfaction. Research also indicates that when personality type and occupation type are not congruent, occupational dissatisfaction will likely result. Researchers agree that sources and correlates of overall job satisfaction vary among organizations and research should be done across professions to identify the right person for the right job.
    A relatively new profession has evolved over the last two decades. It is called personal **financial** **planning** . A decade ago it was estimated that there were between 250,000 and 400,000 people across the country calling themselves personal **financial** **planners** . Well over 10 million individuals and families have consulted personal **financial** **planners** . From every indication this profession will continue to grow. Professional designations have been developed to increase professionalism and credibility of personal **financial** **planners** . One such designation is Certified **Financial** **Planners** . Requirements to become a Certified **Financial** **Planner** include education, examination, experience and ethics.
    This study analyzed selected psychological and demographic variables and the job satisfaction of Certified **Financial** **Planners** to determine if there were any characteristics that could be identified as influencing the job satisfaction of Certified **Financial** **Planners** . A national study of 400 Certified **Financial** **Planners** was conducted and 228 responded. Results indicate that the independent demographic variables, locus of control and congruence of values influenced work, pay and promotions satisfaction of Certified **Financial** **Planners** .

17/7/27   (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01134340 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
THE ROLE OF KNOWLEDGE AND EXPERIENCE IN STRUCTURING PROBLEM-SOLVING PERFORMANCE
  Author: HERSHEY, DOUGLAS ALAN

Degree: PH.D.
Year: 1990
Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)
Chairman: DAVID A. WALSH
Source: VOLUME 51/07-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
         PAGE 3596.

Since the early 1900's, the concept of transfer of learning has been a recurrent theme in problem solving research. Transfer is defined as the way in which "knowledge acquired in one (problem solving) situation applies (or fails to apply) in other situations" (Single & Anderson, 1989). It is believed that by understanding the mechanisms of transfer, educational programs could be designed which enhance **human** problem solving performance.

The present study was designed to examine how individuals learn to solve cognitively complex, real-world problems. The study was a conceptual replication and extension of an experiment conducted by Hershey, Walsh, Read, and Chulef (1990). In that previous study, expert and novice **financial** **planners** were required to determine whether a hypothetical investor should contribute funds into a retirement savings program. Results showed the performance of experts to be more goal-directed and efficient than that of novices, a difference attributed to experts' superior knowledge of the task, and prior problem solving experience.

In the present research, three groups of problem solvers who varied in their knowledge of retirement planning, were asked to make six, complex retirement investment decisions. The expert group was degreed accountants who were currently working in the field of **financial** **planning** . The novice group was undergraduate college students who had no special knowledge of retirement planning, and the trainees were college students who had taken a six hour course on investing for retirement.

Results indicated that trainees produced the best solutions to the problems, by processing the most critical pieces of task information in a highly efficient manner. Experts outperformed novices, as expected, however their solutions were only about half as good as those produced by trainees. Each of the three groups used qualitatively different types of information search and selection strategies to solve the problems, which are believed to be responsible for the observed performance differences.

These findings suggest that two different types of transfer of learning are responsible for these differential patterns of information processing. These two transfer effects are interpreted in terms of a recently developed model of problem solving performance: Script-based information processing. (Copies available exclusively from Micrographics Department, Doheny Library, USC, Los Angeles, CA 90089-0182.)

17/7/28   (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01118247 ORDER NO: AAD90-23801
FINANCIAL ANALYSTS ' **FORECASTS AND** FINANCIAL ANALYSTS ' **FORECASTING CUES**
  Author: PAVA, MOSES L.
  Degree: PH.D.
  Year: 1990
  Corporate Source/Institution: NEW YORK UNIVERSITY, GRADUATE SCHOOL OF
           BUSINESS ADMINISTRATION (0868)
  CHAIRMAN: JOSHUA RONEN
  Source: VOLUME 51/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 1296. 107 PAGES

While much research has been devoted to studying the usefulness of

financial analysts ' forecasts and forecast revisions, relatively little research has been directed to the question of how analysts form their forecasts and forecast revisions. In this study, a **financial analyst** forecasting **model** is developed through an analysis and examination of the **actual** research reports published by **financial analysts** . The **model** includes macro-economic variables, industry-wide variables, and firm-specific variables (including the surprise component in earnings per share and abnormal returns), as explanatory variables. The model is tested in two industries, the pharmaceutical preparations industry (drug), and the automobile manufacturing industry, using data from 1980-1985. The results indicate that for a majority of firms the postulated model possesses explanatory power. In addition, the model outperforms a naive model in predicting the sign, but not the magnitude of future forecast revisions.

17/7/29 **(Item 4 from file: 35)**
DIALOG(R)File 35:Dissertation Abs Online
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1051903 ORDER NO: AAD80-26065
OPINIONS OF SELECTED PROFESSIONALS CONCERNING ACCOUNTING FOR LISTED CALL STOCK OPTIONS
  Author: THOMPSON, CAROLYN LOUISE
  Degree: PH.D.
  Year: 1980
  Corporate Source/Institution: UNIVERSITY OF ARKANSAS (0011)
  Source: VOLUME 41/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 2179. 149 PAGES

    The objectives established for the dissertation were (1) to present an analysis of alternative accounting procedures for call stock options, (2) to determine the preferences of selected professionals toward alternative accounting procedures for listed call options, and (3) to determine the feasibility of additional authoritative support for accounting procedures for listed call options. The research included a review of the literature and the sampling of four groups by mail questionnaire.
    The criteria (1) familiarity with current accounting practices for marketable equity securities and (2) familiarity with investments in listed call options were used in the sample selection procedure. The four groups surveyed were Chartered **Financial Analysts** employed by banks or insurance companies, Chartered Financial **Analysts** employed as **investment counselors** , Certified Public Accountants, and corporate financial executives. The opinions of each group were elicited on matters related to accounting for call option positions held by companies not having specialized accounting practices for marketable securities. Specific questions were asked related to accounting problems resulting from the application of FASB--Statement No. 12 to long positions in call options. A chi square test for goodness of fit and Kendall's coefficient of concordance were used in the statistical analysis of questionnaire responses.
    Over 85 percent of respondents in each survey group believed accounting procedures for listed call options should not be exempt from current accounting standards. However, over 63 percent in each group, except accountants, indicated clarifying guidelines are needed.
    A majority in each group believed the recoverability of price decreases on stocks and call options should be assessed on the same accounting guidelines. Furthermore, a majority indicated as not acceptable the deferral through stockholders' equity of realized gains and losses associated with a noncurrent portfolio.
    Most respondents preferred that the premium received from writing uncovered options be reported as a contraportfolio item or as a liability. Furthermore, most respondents preferred that a covered option position be

accounted for as two separate securities, rather than as one combined **investment** unit.

The **strategy** , writing covered options, was rated by most respondents as being important in both a current and a noncurrent portfolio. It was seen as having **actual** importance as a cause of increased trading in options, and as having potential importance as a means of increasing the return on investments.

Based on the survey results, examples of guidelines for the furtherance of consistency in accounting for call options were stated. The guidelines were suggested as being deserving of additional investigation. They included the requirements summarized below: (1) The accounting for listed call options should follow in substance the procedures used by a company for its other marketable equity securities. (2) Notes to the financial statements should disclose gross unrealized gains and gross unrealized losses attributable to long positions in call options in each portfolio. The notes should include any special disclosures necessary to report fairly options associated with either a noncurrent portfolio of securities or a portfolio presented on an unclassified balance sheet. Appropriate disclosures include a statement of objective(s) for buying options and the amount of realized gains and losses reported in net income. (3) Uncovered call options should be presented on the balance sheet as a contraportfolio item. Notes are to be used to present any supplementary information necessary for a fair and useful disclosure of the role of uncovered options. (4) The market value of a stock used as security for a short call option should not be limited to the exercise price of the option. Furthermore, all short calls should be reported according to the guidelines established for uncovered options. Explanatory notes should be used to accomplish a fair and useful presentation of all covered option positions.

17/7/30   (Item 5 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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915788   ORDER NO: AAD86-09786
AN INTERACTIVE FINANCIAL **FORECASTING** MODEL **FOR MISSISSIPPI DELTA FARMING**
    Author: RAY, J. O., III
    Degree: D.B.A.
    Year: 1985
    Corporate Source/Institution: MISSISSIPPI STATE UNIVERSITY (0132)
    Source: VOLUME 47/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
               PAGE 971.   307 PAGES

The purpose of the study is to design an interactive model to perform farm financial forecasting. The functions which the model is intended to serve are: (1) estimate harvest yields, (2) estimate farm net income, (3) provide captial budgeting for investment analysis, and (4) prepare a complete farm budget.

A judgment sample of agricultural extension consultants, county **agents** , farmers, and **financial** loan officers were interviewed to ascertain data needed for the study. Crop yield was identified as the planning target. Temperature and precipitation at the growing season stages and fertilizer were identified as significant environmental influences. Pertinent experiential information concerning information needs and problems of farm decision making were provided.

Relevant literature was located in journals, books, and dissertations. Data concerning agricultural production and yields in the Delta region, fertilizer usage, climatic data, commodity prices, and crop support prices were gathered.

Environmental factors found to be relevant were regressed against

actual harvest yields to determine whether significant relationships existed between the yields and the environmental factors. Precipitation was found to be more significant than temperature at any of the four growth stages. Precipitation also was more significant than fertilizer usage. The predicted yields were within the 95 percent confidence limits for those predictions.

The market share of each crop in the region as a percentage of the five crops studied was calculated for the region. Soybeans and wheat appeared to be increasing in market share, while cotton and rice gradually declined. Corn exhibited minimal significance in market share.

All four functions of the model appeared to be successfully validated through a hypothetical scenario. The effects on yields, and resulting profits, of varying the independent variables were calculated for 95 percent confidence limits around the variable means. It was recommended that irrigation cost factors should be studied for possible inclusion in crop budgets for cops other than rice. It was recommended also that the study be replicated for other crop reporting districts, and other agricultural enterprises such as catfish farming, **livestock** , and poultry. A further recommendation was that grain sorghum be studied as a crop that is supplanting corn in the Delta. For continued use of the model over time, the historical data series should be updated periodically.

17/7/31   (Item 6 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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840670 ORDER NO: AAD84-09384
LOCAL CALL-IN RADIO: A STUDY OF THE SEARCH FOR ADVICE AND SOCIAL NETWORKS (MASS MEDIA , COMMUNICATIONS , TALK SHOWS)
    Author: BRONSTEIN, EVA MINDY
    Degree: PH.D.
    Year: 1984
    Corporate Source/Institution:. CITY UNIVERSITY OF NEW YORK (0046)
    Source: VOLUME 45/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
             PAGE 7. 349 PAGES

The present study used content analysis, survey research and in-depth personal interviews to test whether resourceful people turn to advice formats on radio in times of increased change and impermanence. An examination of the social network possibilities was also conducted. Its history and unique characteristics of intimacy, immediacy and anonymity make radio a suitable source of information and advice, as well as the creation of a social network of "unfamiliar others". The findings of this study goes counter to previous studies that were critical of those who turned to call-in radio.

It was found that listeners selectively expose themselves to call-in hosts. Call-in radio both reflected and promoted shared social reality. Many listeners consider call-in radio to be a "Window on the World," calling it an honest slice-of life, a vehicle for catharsis and vicarious experience. Hosts were considered credible and proficient.

Topics such as health, personal **finance** , family **advice** and the economy were considered by the listeners to be most interesting and most likely to lead to discussion and personal use.

The call-in hosts were found to "frame" calls by using cues to both encourage and discourage calls as well as assert authority. The audience perception of hosts as believable and expert was confirmed by content analysis and radio staff evaluation.

Social learning and parasocial interaction were two consequences of call-in radio. Listeners admitted to vicarious reinforcement and considered the hosts to be friends and co-workers.

February 25, 2003 19 18:29

Radio anonymity was necessary to open the discussion of private issues and protect callers from sanctions. Listeners and radio staff identify three motivations for calling: Free advice, holding a legitimate question, and ventilation of frustration.

Fishman's work on conversation analysis and gender difference was applied to host and caller interaction. Male callers made more statements, female callers asked for questions.

Call-in radio staff were found to be "hegemonic" as a result their self-defined roles, responsibilities, the "community" they attend to, and the screening process which defines and limits discussion. Hosts were found, in general, to present a conservative view of the world that protects the status quo. However, call-in radio was found a more open forum of ideas than other commercial radio formats.

17/7/32   (Item 7 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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698490   ORDER NO: AAD80-26049
PERSONAL FINANCIAL   PLANNING :   **DETERMINATION OF CUSTOMER PROFILES, NEEDS AND VIEWPOINTS**
  Author: ULIVI, RICARDO MARTIN
  Degree: PH.D.
  Year: 1980
  Corporate Source/Institution: UNIVERSITY OF ARKANSAS (0011)
  Source: VOLUME 41/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
      PAGE 2212.   232 PAGES

Personal **financial   planning** is a service that springs from the need for objective and centralized advice on a wide range of areas such as investments, insurance, money management, taxes, estate planning and others. A personal **financial   planner** fits each one of those individual areas into a well-balanced, integrated plan, after a comprehensive financial analysis is undertaken--guided by a family's goals, attitudes and objectives.

The purposes of this study were (1) to identify characteristics which discriminate between households that are interested and those not interested in obtaining a personal **financial   plan** ; (2) to determine the relative importance of the various differentiating characteristics; (3) to develop demographic and life style profiles of consumers that reported an interest in obtaining a personal **financial   plan** ; (4) to relate several aspects of personal financial management and behavior to interest in obtaining a personal **financial   plan** ; (5) to assess the needs and viewpoints of consumers regarding personal **financial   planning** ; and (6) to determine how attitude towards personal **financial   planning** is related to interest in obtaining this service.

The data was collected by means of a questionnaire mailed to participants of the Arkansas Household Research Panel during the Fall, 1979. Various analytical tools were utilized to analyze the data, including discriminant and factor analyses, t-tests, and Chi Square tests of independence.

The major findings are briefly summarized as follows: the discriminant function correctly classified 68 percent of households into either of two groups: (1) those interested in obtaining a personal **financial   plan** , and (2) those not interested. Attitude towards **financial   planning** was the most important discriminating variable among the groups, with age being second, but negatively related to interest in **financial   planning** .

The typical head of household interested in obtaining a personal **financial   plan** was found to be 25-35 years old, well educated with at

least a bachelor's degree, renting the home in which he/she **lives** , and
with the spouse also employed. This person holds cosmopolitan views, is an
avid information seeker, self-confident, community minded and a credit
user. The individual's interest in **financial planning** is increased by
being engaged in a discussion about his/her financial goals and objectives
with a **financial planner** . Additionally, those persons making real
estate investments are more interested in **financial planning** than those
who do not make real estate investments.

The data implied that consumers interested in obtaining a personal
financial plan attribute a high degree of importance to their active
participation in determining the broad goals required for developing a
financial plan .

Individuals believe they too are excellent sources for developing
financial plans , along with bankers, accountants, attorneys, and
certified **financial planners** . The study also suggests that **financial
planners** should base their fees on a sliding scale according to income;
that is, the higher the clients income, the more he/she should be charged
for a personal **financial plan** .

Finally, it was determined that households interested in obtaining
a personal **financial plan** have a more favorable attitude towards the
concept of **financial planning** than those who are not interested in this
service.

In conclusion, the findings should provide valuable information to
assist the **financial planning** industry to identify prospective
customers more easily.

17/7/33   (Item 1 from file: 99)
DIALOG(R)File   99:Wilson Appl. Sci & Tech Abs
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1966873   H.W. WILSON RECORD NUMBER: BAST95053801
Making the best ergonomics investment
Riel, Philippe F; Imbeau, Daniel
IIE Solutions v. 27 (June 1995) p. 30-3
DOCUMENT TYPE: Feature Article ISSN: 1085-1259

ABSTRACT: The issues associated with investing in ergonomics are
discussed. As companies face rising health and safety (H&S) problems that
will probably translate into additional long-term costs, ergonomists and
industrial engineers urge managers to make quick and decisive H&S
interventions. Conversely, managers and other cost-sensitive groups are
concerned about such investments and their effect on profitability. They
tend to doubt the pertinence of these **investments** on a **strategic** level
and question the capability of ergonomics as a tool to diagnose H&S risks.
The issue of ergonomics proposal and evaluation is a complex one that is
not likely to be solved in the absence of a comprehensive decision support
process embedded in the proper safety management process. This type of
decision support should include a comprehensive model of H&S costs, a
related information database for feeding the model, and a user **interface**
enabling decision makers to efficiently handle complex investment analyses.

17/7/34   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00513694   98PW11-020
   QCharts gives real - time **stock information**
   Levine, Daniel
   PC World , November 1, 1998 , v16 n11 p89, 1 Page(s)

February 25, 2003 21 18:29

ISSN: 0737-8939
Company Name: Quote.com
URL: http://www.quote.com http://www.equis.com
Product Name: QCharts
    Presents a mixed review of Qcharts (software free; online service $110 a
month, $839 a year) from Quote.com, a program that provides **realtime**
quotes, charts, and financial data via the Internet. Says that comparable
services run around $1800 a year. Explains how its use of a proprietary
server technology, that highly compresses data, allows large amounts of
information to download quickly. Says that built-in **browser** windows
connect directly to online brokerage firms. Notes that features include
multiple windows to follow daily market fluctuations, color coding to
identify ups and downs, programmable alerts for stock prices, and
customized host lists. Indicates that better chart readers are available
and recommends equis.com/java as an example. Cautions that automatic alerts
about breaking news and programmable **browser** windows are not provided.
Includes one scorecard. (amg)

17/7/35   (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00513010   98WN11-002
    **Quicken Strikes back, challenging Money 99 -- Quicken Deluxe 99; Quicken
Home & Business 99**
    Methvin, David W
    Windows Magazine , November 1, 1998 , v9 n11 p46, 1 Page(s)
    ISSN: 060-1066
    Company Name: Intuit
    Product Name: Quicken Deluxe 99; Quicken Home & Business 99
    Presents a favorable review of two finance programs for IBM PC
compatibles with Windows 95, 98, or NT: Quicken Deluxe 99 ($59.99), and
Quicken Home & Business 99 ($89.99), from Intuit (800, 650). Says Quicken
Deluxe 99 has what-if scenarios that help user answer common financial
questions and its step-by-step wizards incorporate **actual live** data
from user's accounts. States this program offers greatly improved Web
features for paying bills and gathering financial information. Says it has
a complex **interface** . Reports Quicken Home & Business 99 features
small-business tools such as invoice generation and tracking. Says its
invoicing lets user customize the look and content of the invoices, track
expenses, and charge them to a specific business account. However reviewer
found a bug in the expense allocation process that caused this program to
crash. Says if bug is fixed, it will go on WinList next month. Includes one
screen display, one sidebar, and two product summaries.

17/7/36   (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00477332   97WC11-002
    **Beyond the checkbook -- Microsoft Money and Quicken Deluxe have always
given you tools for keeping your finances in order. The latest versions add
a wealth...**
    Moore, John
    Windows Sources , November 1, 1997 , v5 n11 p64-66, 3 Page(s)
    ISSN: 1065-9641
    Company Name: Microsoft; Intuit
    URL: http://www.microsoft.com/money http://www.quicken.com
    Product Name: Microsoft Money 98; Quicken Deluxe 98
    Presents a comparison of two personal financial software upgrades for

Windows-based systems from two manufacturers. Includes a very favorable review of Microsoft Money 98 ($54.95) from Microsoft Corp. of Redmond, WA (800, 206). Points out that this package provides a fully-redesigned **browser** -style **interface** with a navigation structure including integrated Web links. Emphasizes its impressive Debt Reduction Planner, but complains of problems connecting to an ISP from within Money. Names it a Stellar product. Also includes a favorable review of Quicken Deluxe 98 ($59.95) from Intuit (800, 415). Notes that this version adds Web links, audio and **video** help, and basic ease-of-use enhancements. Also includes the Mutual Fund Finder for selecting the right investment. Warns that there are not enough enhancements to warrant upgrading from the previous version, though there are no complaints about this new version. Includes three screen displays, two product summaries, and one sidebar. (kgh)

17/7/37   (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00471174   97IT09-013
    Microsoft Corp. and Progressive Networks announce streaming media collaboration
    Information Today , September 1, 1997 , v14 n8 p43, 1 Page(s)
    ISSN: 8755-6286
    Company Name: Progressive Networks; Microsoft
    Product Name: RealAudio; RealVideo; Microsoft NetShow; Microsoft Internet Explorer
    Announces an agreement between Microsoft Corp. of Redmond, WA (206) and Progressive Networks, Inc. of Seattle, WA (206) for defining streaming media standards and furthering the development of streaming **audio** and **video** technologies. Claims that Microsoft plans to license Progressive's RealAudio and RealVideo technologies, and that Progressive will provide support for Microsoft technologies. Explains that Microsoft will include RealAudio and RealVideo 4.0 technologies in its NetShow streaming server and its Internet Explorer **browser** , and that each will ensure interoperability between the two companies' products. Adds that the companies are also working to help define the Active Streaming Format (ASF). Also notes that Microsoft has made a minority investment in Progressive Networks. Suggests that this alliance will accelerate the availability of streaming-media content on the Internet. (kgh)

17/7/38   (Item 5 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00460011   97IW05-301
    IBM bets big on Web R&D -- $100 million backs up commitment to Internet technology
    Scannell, Ed
    InfoWorld , May 26, 1997 , v19 n21 p1, 26, 2 Page(s)
    ISSN: 0199-6649
    Company Name: IBM Corp.
    Reports that IBM Corp. of Armonk, NY is committing $100 million, or about 25 percent of its total research budget, to the development of a wide variety of Internet- and networking-based technologies. Says that the allocation is intended to keep IBM on the leading edge of new technologies such as conferencing and **video** applications, Java development, and Web site management. Adds that the products that will benefit from the funding include an intranet management tool capable of handling as many as 10,000 nodes, Web-based whiteboard display manager, **video** hot-linking technology, language compilers, and a lightweight **browser** . Adds that IBM

research groups are also working on the direct integration of audio and **video** capabilities into a number of workgroup technologies. Includes one sidebar. (dpm)

17/7/39 **(Item 6 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00450089   97PW02-011
New tax software: Intuit's TurboTax Deluxe takes top honors
Mooney, Shane
PC World , February 1, 1997 , v15 n2 p84, 1 Page(s)
ISSN: 0737-8939
Company Name: Block Financial; Parsons Technology; Intuit
Product Name: Kiplinger TaxCut Deluxe Multimedia; Personal Tax Edge; TurboTax Deluxe
    Presents a comparative review of three tax preparation software programs. Gives Kiplinger TaxCut Deluxe Multimedia ($30) from Block Financial (800) a favorable review; Personal Tax Edge ($19) from Parsons Technology (888) a mixed review; and TurboTax Deluxe ($50) from Intuit (800) a favorable review. Says that Kiplinger TaxCut Deluxe includes two hours of **video** tips and is a good choice for simple returns. However, notes that the instructions were confusing at times. Comments that Personal Tax Edge's low price is its best feature. However, complains that the **interface** was not user friendly and form completion was tedious. Recommends TurboTax Deluxe as the best of the three. Says that it offers an easy-to-use intuitive **interface** that led the user through the process by asking relevant questions and offering clear advice. However, some minor importing problems were noted. Includes two screen displays and two product summaries. (phi)

17/7/40 **(Item 7 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00435695   96PM09-040
Smart Home Manager
Kahney, Leander
PC/Computing , September 1, 1996 , v9 n9 p232, 1 Page(s)
ISSN: 0899-1847
Company Name: Surado Solutions
Product Name: Smart Home Manager
    Presents a favorable review of Smart Home Manager ($30), a home finance program from Surado Solutions (800). The core of the program is a financial management suite which can be used to balance accounts, track **investments**, and **plan** future budgets. It also includes a PIM which provides a to-do list and several databases that can be used to track such details as the contents of a library or a wine cellar. The program can establish individual accounts for each member of a family protected by passwords. It can send e-mail with external files attached (such as **video** clips) between family members. Overall, it is a worthwhile program, but its **interface** could be more attractive, and online help could be clearer. Includes one screen display. (djd)

17/7/41 **(Item 8 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00387607   95IT06-021

Profound online business intelligence service goes live : **economical system first to integrate Adobe Systems Acrobat technology**
Information Today , June 1, 1995 , v12 n6 p26, 1 Page(s)
ISSN: 8755-6286
Company Name: Profound
Product Name: Profound
Announces that Profound, Inc. of New York, NY (800, 212) has released Profound ($19.95 per month and online time at $6.95 per hour), a new Windows-based online business intelligence service. Says Profound provides access to a comprehensive business database with global market and industry news, research, company and broker information, and up-to-the-minute news. Notes users are informed of the charges before Profound Extended Services are accessed. Adds it integrates Adobe Systems Acrobat technology into the user **interface** , allowing the viewing, sorting and printing of research reports and retrieved documents, including graphics, illustrations, and color. States it offers Custom Alert, which is daily, automatic searching of specific news, company, **financial** and **broker** information, market research, and other targeted information. Includes one screen display. (LDS)

17/7/42   (Item 9 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00384118   95WN05-038
When the (blue) chips are down: Wall Street Analyst 1.0
Patz, Joel T
Windows Magazine , May 1, 1995 , v6 n5 p196, 1 Page(s)
ISSN: 1060-1066
Company Name: Omega Research
Product Name: Wall Street Analyst
Presents a favorable review of Wall Street Analyst v1.0 ($99), an investment analysis program from Omega Research (800, 305). Runs on IBM PC compatibles with 4MB RAM, 15MB hard disk space, and Windows. Indicates that Wall Street Analyst (WSA) analyzes stocks, commodities, and mutual funds, based on user-defined information or data downloaded from subscription services. Claims that WSA is easy to use and provides an excellent tutorial; its main screen is the Chart, which graphically depicts market information for a particular security. Notes that a mouse click on any point in the Chart window reveals detailed performance data, and you can set indicators which trigger an alert when certain conditions are met. Features include Analysts which derive long- and short-term outlooks, combine indicators to assess a market, and review a company's **actual** performance. Also says WSA has a pleasant, customizable **interface** . Includes one screen display. (jo)

17/7/43   (Item 10 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00354750   94PW07-024
Get your financial house in order
Abernathy, Joe
PC World , July 1, 1994 , v12 n7 p107, 1 Page(s)
ISSN: 0737-8939
Company Name: Vertigo Development
Product Name: Jonathan Pond's **Financial   Planner**
Presents a favorable review of Jonathan Pond's Personal **Financial Planner** ($39 on floppy disk, $49 on CD-ROM), a **financial   planning** program from Vertigo Development Group (800). The program is organized into

chapters which address specific financial objectives, such as establishing or reestablishing credit history, purchase of a house, developing an **investment strategy** , paying for a child's college education, or planning for retirement. The program provides good generic **financial planning** knowledge. It is well put together and its presentation is engaging. The CD-ROM version includes **video** clips of Jonathan Pond. The program is recommended ``so long as you treat it with the same caution you would anyone who tells you what to do with your money.'' Includes one screen display. (djd)

17/7/44 **(Item 11 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00279939   92PM06-012
   A new era begins in affordable real - time **investment tracking**
   Shipley, Chris
   PC Computing , June 1, 1992 , v5 n6 p72,81, 2 Page(s)
   ISSN: 0899-1847
   Company Name: Fidelity Investments; Reality Technologies
   Product Name: Fidelity On-Line Express; Reality's Smart Investor by
Money Magazine
   Presents a favorable review of Fidelity On-Line Express ($119) from Fidelity Investments of Boston, MA (800) and Reality's Smart Investor by Money Magazine ($99) from Reality Technologies of Philadelphia, PA (215), two financial software packages. These run on IBM PC compatibles. Says Fidelity On-Line Express provides online access to **real - time** stock quotes and market research as well as having complete portfolio-management tools. Smart Investor, due for May release, has a graphical **interface** , and includes an expert guide that recommends specific mutual funds based on investment objectives, and e-mail access to **financial advisors** . Includes 2 screen displays. (jo)

17/7/45 **(Item 12 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00228371   90IW11-113
   Mind's Eye to debut information manager
   Darrow, Barbara
   InfoWorld , November 12, 1990 , v12 n46 p13, 1 Pages
   ISSN: 0199-6649
   Reports that at Comdex, Mind's Eye of Woburn, MA (800) will unveil Mind's Eye ($695 for single-user; $3,000 for professional version), a program that integrates graphics, **financial modeling** , and project management functions under one object-oriented umbrella. Says its **interface** is faster than Windows 3.0; each object can have 3,000 attributes; and it accepts scanned and imported images; **video** input will be added. Contains a screen display. (lj)

17/7/46 **(Item 13 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00208348   90PX01-011
   WealthBuilder--the road to financial planning
   Lignugaris, Roger W
   PCM , January 1, 1990 , v7 n7 p94-95, 2 Pages
   ISSN: 0747-0460

Presents a favorable review of WealthBuilder ($249.95), a **financial planning** program from Reality Technologies, Philadelphia, PA (215, 800). The program queries the user about current assets, goal assets, income and expenses, and rate-of-return expectations. It then constructs a **financial plan** , based on the yield curve of T-Bills, which specifies how much must be set aside to reach goals without violating risk tolerance and suggests a model portflio, including vehicles to meet objectives. It is easy to use and the package includes a **videotape** presenting a tutorial on investments. The package is difficult to install, however, and requires at least 4MB free disk space. Says the package ``could make a whole lot of **financial planners** redundant.'' (djd)

17/7/47   (Item 14 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00208288   90IC01-011
   Dollars and Sense
   Field, Cynthia E
   inCider , January 1, 1990 , v8 n1 p51, 1 Pages
   ISSN: 0740-0101
   Presents a favorable review of Dollars and Sense 2.0 ($119.95), a personal financial management package from Monogram Software, Torrance, CA (213). The program requires an Apple II with 128K RAM, 3 1/2 inch floppy drive or hard drive, and a mouse is optional. Although it does not follow Apple **Human Interface** standards, it is reasonably easy to learn. It provides a full range of financial managements tools, including the capability to produce bar graphs and print checks with vouchers attached. It is readily customized and organized into Household, Business, and Tax Preparation modules. On-line help, both general and specific, is available. A buyer's guide on p50 compares features of seven personal-finance programs. (djd)

17/7/48   (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00119313   DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money Deluxe   (772615); Kiplinger's NetHealth (772623); Quicken Deluxe 2000   (541478)

TITLE: Ways to Keep Tabs On Your Finances
AUTHOR: Essex, David
SOURCE: Computerworld,   v33 n41 p76(1) Oct 11, 1999
ISSN: 0010-4841
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

Microsoft's Microsoft Money 2000 Deluxe, Block Financial's Kiplinger's NetWealth, and Intuit's Quicken Deluxe 2000 are compared personal finance programs. The editors' choice is Money 2000 Deluxe by a hair, since it has a less cluttered and easier to use **interface** and more dependable links to online information. Quicken still provides the best checking account balancing and reconciliation features. NetWealth, which has a skimpy feature set and a kludgy design, is not really in the same league with Money or Quicken. Money and Quicken are available in three editions:

Standard or Basic, for common account management and budgeting; Deluxe, with added **planning** and **investment** tools; and versions for home and business use, which add invoicing, contact management, and business expense tracking to the Deluxe editions. Quicken has a fourth version, Quicken Suite 2000, which also provides TurboTax software. Money 2000 Deluxe has excellent portfolio tracking and Web links, and a very attractive **GUI** that is easy to navigate. A more granular setup wizard enhances tools for setting up accounts. NetWealth provides only a **financial** **planning** component, with some limited investment tracking. The program seems thrown together from shareware and exploits the Web **browser** to the detriment of usefulness. Quicken Deluxe 2000 has a huge database of **real - time** financial quotes and news, and many new reporting, graphing, planning and online tools.

REVISION DATE: 20020819

 17/7/49   (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00119216   DOCUMENT TYPE: Review

PRODUCT NAMES: MetaStock 6.5   (017560); Quicken Suite 2000   (673935); Microsoft Money Financial Suite 99   (673927); Omega Research ProSuite 2000i (753971); TeleChart 2000   (633224)

TITLE: Investment Management Software
AUTHOR: Wong, William G
SOURCE: Computer Buyer's Guide & Handbook,   v17 n18 p24(5) Sep 1999
ISSN: 0738-9213
HOMEPAGE: http://www.bedfordmags.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

Equis International's MetaStock for Windows 95, Intuit's Quicken Suite 2000, Microsoft Money 99 Financial Suite, Omega Research's Omega Research ProSuite 2000i, and Worden Brothers' TeleChart 2000 are among many investment management products described. Some tools are highly technical and require expertise in investing, accounting, and mathematical analysis, while others are very easy-to-use. High-end packages include MetaStock, OmniTrader **REAL   TIME** Edition, ProSuite, TIP@Wallstreet, and TeleChart 2000. ProSuite 2000i, for example, has sophisticated analysis tools and the ability to construct custom trading systems that automatically scan investments based on programmed criteria and to make Buy/Sell recommendations. Personal StockMonitor 3.0 Gold lets the user do the analysis and research, but tracks investments; its watch list is tracked in **real   time** . Suite 2000 and Money 99 Financial Suite both provide integrated Web **browsers** for access to other online Internet investment sites. Both integrate with accounting and tax software, features that are not provided in the professional level products. Quicken and Money also provide **financial   planning** tools. MetaStock is a high-end charting/analysis toolset with excellent reporting and robust **real - time** indicators; its DownLoader tool downloads from many services, including Telescan, CompuServe, Dial/Data, DataLink, and Signal/BMI. Tip@Wallstreet uses Telescan's subscription service and provides many analysis and charting tools, in addition to access to news, newsletters, and company reports.

REVISION DATE: 20020923

February 25, 2003 28 18:29

17/7/50   (Item 3 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00115489   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet   (833029); Web Site Design   (838543)

TITLE: Web Sites That Work
AUTHOR: Marchant, Beth
SOURCE: AV Video & Multimedia Producer,   v21 n2   p65(8) Feb 1999
ISSN: 1090-7459
HOMEPAGE: http://www.avvideo.com

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

Effective communication via the World Wide Web requires sites that have a
clean design, intuitive navigation, an interactive experience, and clearly
presented, in-depth content. 10 major Web sites are reviewed with these
criteria in mind. The Library of Congress's American Memory Collections Web
site presents a wealth of early-20th century audio, **video** , and text
content. The site is exceptionally well organized and navigation is
superior, particularly given the volume of content. The John Hancock Mutual
Life Insurance Company's site is admirable for its respect for user
security. The site's distinguishing features include a helpful **financial
planner** with a good user **interface** . L.L. Bean's e-commerce site is
notable in the way it mirrors the firm's well-known catalog appearance. It
also provides other features, including personal greeting cards, and
information about parks and outdoor activity in the U.S. Fodor Travel
Guides aimed for an uncluttered site, and depends on extensive information
stored in relational databases to provide users with answers to questions.
Also meeting the criteria were Learn2.com, The Ability Utility, OnHealth
Network Company, TheTrip.com, the Bob Dylan Official World Wide Web Site,
and the Dolby Laboratories Web site.

REVISION DATE: 20000430

17/7/51   (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00114999   DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money 99   (336734)

TITLE: Money 99
AUTHOR: Stridsman, Thomas
SOURCE: Futures,   v27 n12   p60(1) Dec 1998
ISSN: 0746-2468
HOMEPAGE: http://www.futuresmag.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

Microsoft's Microsoft Money 99, a personal financial package, goes a step
further than other packages with superb connectivity to the Internet to

mingle investment tools with financial information. All financial research
can be updated in **real   time** for easy decision-making. Installation of
the program is very straightforward, and the suite includes a good
introductory tour. There are a few minor **interface** glitches, but none of
them alter the final results. When the program is launched, users start out
in their own home page. From there, they have easy access to other sections
of the program and related information on the Internet. By personalizing
the user's home page, it is possible to select where information comes from
and what type of information is displayed. The Bill Reminder notifies the
user of upcoming, overdue, or automatically entered bills and deposits that
have been scheduled. After setting up the home page, users set up all their
accounts in that section. Money 99 will also allow users to establish an
automatic Internet connection with the accounts, depending on what bank or
financial institution is being used. The handy Planner section can be used
to set up short- and long-term **financial   plans** and goals. The Decision
Center is full of links to useful financial sites.

REVISION DATE: 19990530

17/7/52   (Item 5 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00114720   DOCUMENT TYPE: Review

PRODUCT NAMES: LifeScript   (735183)

TITLE: Funds Tap Online Financial   Planner
AUTHOR: Jones, Kevin
SOURCE: Interactive Week,   v5 n48   p48(1) Dec 7, 1998
ISSN: 1078-7259
HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

MoneyStar's LifeScript, a graphical desktop application, is used by
financial   planners to build visual predictions of potential clients'
financial status if they purchase a specific group of mutual funds. The
software shows the possible deleterious effects of investing too little
money for retirement and has increased sales by one-fifth. While most
financial   planners simply as a few questions and write out the return on
a legal pad, LifeScript shows the prospect their **lives** . These customers
often then tell the consultant about funds that the **financial   planner**
never knew they had, and which can be invested to create a larger
retirement income. Internet connectivity has a part in this scenario. The
planner shows the prospect that he or she is logging onto the Internet to
download stock, mutual fund, and bond performance figures into the
application. This activity 'sells the sizzle of the Net,' says a spokesman
for CalFed Investments, which makes the information 'seem more credible and
conforming to the prospect's picture of the way modern finance should be
conducted.' In addition, MoneyStar uses an invisible, IP-based document
distribution system to save money and time. Thousands of brokers use
MoneyStar's virtual distribution market for mutual funds, which provides an
efficient electronic warehouse for listing of investment companies'
products and to reach brokers.

REVISION DATE: 20010930

17/7/53   **(Item 6 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110331   DOCUMENT TYPE: Review

PRODUCT NAMES: Market Watch   (714453)

TITLE: The Search For A Trading Floor Standard
AUTHOR: Sales, Robert
SOURCE: Wall Street & Technology,   v16 n6 pS17(2) Summer 1998
ISSN: 1060-989X
HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The U.K. equities division of Credit Lyonnais deployed Market Watch from
Midas-Kapiti on its equities trading floor. The Windows NT-based data
distribution system has a customizable **interface** and beat Reuters'
Triarch 2000 for the contract. Market Watch has been installed on 68
desktops within the group so far. It allows traders to tailor information
delivered to a PC based on each trader's individual needs. Market Watch
provides several advantages to Credit Lyonnais and other institutions. The
software's compatibility with the latest spreadsheet technology is a big
plus; this allows traders to transfer **real - time** market data into an
Excel spreadsheet for further analysis. The level of customization is also
impressive. Before rolling out Market Watch, the group used the previous
version of the system, FIST, for distributing quotes from the London Stock
Exchange directly to PCs on the trading floor. FIST was a terminal-based
system, but it was still quick and user-friendly. However, it was limited
in its news information. Credit Lyonnais has also deployed Market Watch on
trading floors in Brussels and Madrid.

REVISION DATE: 20000830

17/7/54   **(Item 7 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110326   DOCUMENT TYPE: Review

PRODUCT NAMES: Financial   Planning   **(836656**

TITLE: Movin' On Up! Today's software provides the quantitative compon...
AUTHOR: Kahan, Stuart
SOURCE: Practical Accountant,   v31 n6 p54(5) Jun 1998
ISSN: 0032-6321
HOMEPAGE: http://www.electronicaccountant.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Accountants used to use handwritten lists and paper spreadsheets to track
their clients' investments and goals. Now, estate and **financial   planning**
 professionals use software to accomplish the same thing. **Financial**
planning software gives the accountant the ability to show clients
attractive and easy-to-read graphs, charts, and animated characters to
illustrate clearly what they can spend, what they have to do, and how they

should prepare for the future. However, the software by itself does not make a good **financial planner** ; **planners** must first understand the nature of planning before purchasing a software package that matches their own planning philosophies. The software then graphically depicts the plan, so the client can understand their financial **lives** . The software should be considered more of a communication tool. The best looking product is often the best option, since clients generally like to see what the accountant is talking about. Another advantage is that it is possible to sit with the client at the computer screen and substitute different variables, then instantly see the results. Current software is diverse and covers a lot of different areas, although for accountants, the key targets are projections and number-crunching.

REVISION DATE: 19981030

 17/7/55   (Item 8 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00108324   DOCUMENT TYPE: Review

PRODUCT NAMES: Yahoo! (584622); EDGAR (833606); SSL (835111); Netscape Navigator (530883); Microsoft Internet Explorer 3.0 (577375)

TITLE: The Complete Guide To Investing With Your PC
AUTHOR: Gerlach, Douglas
SOURCE: PC World,   v16 n5 p149(8) May 1998
ISSN: 0737-8939
HOMEPAGE: http://www.pcworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Yahoo!'s namesake search engine, the Security and Exchange Commission's (SEC's) EDGAR, Secure Sockets Layer, Netscape Communications' Netscape Navigator, and Microsoft's Microsoft Internet Explorer 3.0 are products highlighted in a discussion of PC-based tools used for online investment activities. Yahoo! Finance provides complete, free information about stocks and mutual funds. Typing a stock ticker symbol shows a price chart for multiple time periods, in addition to news stories, a short company profile, analysts' earnings estimates, and quarterly and annual filings with the SEC. The SEC's EDGAR database provides company filings at no charge twenty-four hours after the SEC has received them. FreeEDGAR, a Web site, provides **real – time** access to filings. It rearranges the text of filings into an easier-to-view format. Excel 97 users can download an add-in that makes Excel a viewing **browser** and automatically retrieves data from FreeEDGAR. To get started with online trading, the user simply needs an SSL-supported **browser** , such as IE3 or Navigator 3.0. Online brokers will often open an account with no minimum balance, but some require an initial investment. Other topics covered include pitfalls; important decisions, such as choosing an online broker; tracking the portfolio; joining an investment club; and judging the value of online **investment   advice** .

REVISION DATE: 20010430

 17/7/56   (Item 9 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00107623   DOCUMENT TYPE: Review

PRODUCT NAMES: EdgarWatch   (704814); Instant News   (704822)

TITLE: The Ultimate Content Integrator
AUTHOR: Schmerken, Ivy
SOURCE: Wall Street & Technology,   v16 n2   p70(1) Feb 1998
ISSN: 1060-989X
HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Internet Financial Network (IFN) provides **real - time** Securities and
Exchange Commission (SEC) data to traders and analysts. EdgarWatch 2.0 and
Instant News work together to create brief news stories from SEC filings.
About four dozen customers use the tools, including Smith Barney. IFN has
still competition in Dow Jones' Federal Filings, Primark's Disclosure, and
Edgar Online's **Live** Edgar. Partes offers FreeEdgar to lure **financial
analysts** to fee-based spreadsheet add-ins. IFN continues to advance its
technology in order surpass the competition. The newest licensed product
from IFN will be InfoGate, a **real - time** service that aggregates,
filters, and disseminates news according to customers' preferences.
InfoGate was constructed by extending the EdgarWatch **front - end**
technology, and can do full-text searching and profiling of user
preferences through portals, which are separate frames on the screen. Each
portal offers a customized filter of pertinent information, and hypertext
links to Web **browsers** , File Transfer Protocol, or Usenet sites. With
Oracle's ConText natural language search engine, InfoGate maps ticker
symbol, industry code, and related material in their portals. To add value
to its software, IFN will carry, for example, CDA insider trading data from
Investnet, Comtex, First Call, Net Earnings, Standard & Poor's, and
Securities Data.

REVISION DATE: 20020422

 17/7/57   (Item 10 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00105188   DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money 98   (336734); Quicken Deluxe 98   (541478)

TITLE: Beyond the Checkbook
AUTHOR: Moore, John
SOURCE: Windows Sources,   v5 n11   p64(3) Nov 1997
ISSN: 1065-9641
HOMEPAGE: http://www.winsources.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken Deluxe 98 is still the strong product that Quicken has
always been, but for the first time, Microsoft Money 98 from Microsoft
Corporation has surpassed Quicken in features. Money is the more innovative
and helpful of the two products. Quicken, on the other hand, continues to
dominate when it comes to accounting and bill-paying features. Quicken has

some new features too, but they are not as striking as Money's. For example, Quicken now lets the user gather all emergency records in a central location. Most of Quicken's changes are small, making it easier to use. Money 98, like Quicken, offers basic features such as account management, bill paying, and payroll management. The new flashier features of Money include the Planner, the Debt Reduction Planner, six new views for investments, a better **video** help system than Quicken's, and a distinctive new **interface** . The **interface** is a Web **browser** /push technology one. The program opens with a home page and offers links and frames as a means of navigation. Other features are also striking. The new Debt Reduction Planner excels over Quicken's and lets the user run what-if scenarios, determine when they will be out of money, and gives excellent advise. The six new investment views are: holding, performance, quotes, fundamentals, positions, and investment allocation.

REVISION DATE: 20000430

 17/7/58   (Item 11 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00104872   DOCUMENT TYPE: Review

PRODUCT NAMES: OneSource (680729)

TITLE: OneSource Uses Web to Merge Business Info
AUTHOR: O'Leary, Mick
SOURCE: Information Today,   v14 n8 p12(2) Sep 1997
ISSN: 8755-6286
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

OneSource Information Services' OneSource encompasses the best elements of the older pre-World Wide Web online business information service model and the newer, more Web-centered model. The older model is based on complete research services, large databases, closed proprietary systems, strong search software, and high costs. The Web-centered model uses links, collects business and financial data from the entire Web, and makes it available from one site, such as Hoover's Online, Wall Street Research Net, company Web sites, and many market-based sites from **brokers** and other **financial** companies. OneSource provides a broad-based business and financial information service that also gets superior marks for data integration and user-friendly design. Multiple platforms are supported, including the Web. OneSource began a decade ago as Lotus OneSource. It now combines data from different, important business sources into one tightly integrated information source. OneSource provides online access to data from leading producers in several categories, including corporate financials, business articles, analysts' reports, and other sources. More data than ever is available, with **real - time** updating and Web access. The Business **Browser** is the most useful module and has six sections. Other modules provide more specific research needs.

REVISION DATE: 20000830

 17/7/59   (Item 12 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00102132   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Fidelity Investments   (864455)

TITLE: Fidelity invests in Web trading
AUTHOR: Wagner, Mitch
SOURCE: Computerworld,   v31 n20 p53(2) May 19, 1997
ISSN: 0010-4841
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Company

Fidelity Investments has devised a three-pronged plan to provide content,
transactions, and corporate services as a way to compete successfully in
the competitive Internet-based retail brokerage arena. Cyber-brokers have
to allow users to obtain all the tools they need, and that can only be
accomplished with dynamic programming. From its World Wide Web site,
Fidelity allows clients to buy and sell investments, inquire about
investment strategies through e-mail, and to obtain the most current
investment news compiled in **real   time** . The site was developed by over
200 marketers and IS managers, and provides a RealAudio feed of stock
prices, as well as Sun Microsystems' Java applets for calculation of
returns on investment and development of **investment   plans** . Fidelity, a
relative latecomer to the growing market, began offering transactions early
in 1997. Retail **investment   brokers** , including Fidelity, are getting
strong competition from such brokers as ETrade Group, which give large
discounts for online trading to customers willing to do their own research
and decision-making. Fidelity competes with Schwab and Liberty Financial
Companies to provide online investment information, which is just about
universal on financial companies' Web sites. Fidelity has multiple e-mail
customer service representative working shifts to answer questions all day
and all night, because Internet investors often work at night and early in
the morning.

REVISION DATE: 20020819

 17/7/60   (Item 13 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00094813   DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Financial   Planner **2.0 Windows   (571539**

TITLE: Quicken Financial   Planner · **Helps Analyze and Improve Your
Retirement..**
AUTHOR: Yakal, Kathy
SOURCE: Computer Shopper,   v16 n9 p527(1) Sep 1996
ISSN: 0886-0556
HOMEPAGE: http://www.computershopper.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken **Financial   Planner** 2.0 provides interactive functions
for personal financial analysis. The workbook metaphor is intuitive to use
and features a QuickPlan option for 'quick and dirty' approximations. The
user responds to a question-and-answer session which prompts for specific

financial details and for information regarding future goals and ambitions. A helpful series of **video** clips featuring final analyst Jane Bryant Quinn simplifies the operation even further. Reviewers' testing on a 486DX2/66 (2X CD-ROM) resulted in excellent **video** quality. **Financial Planner** provides output reports, points out errors and omissions, then accommodates updates and revisions to help the user maintain a viable retirement **plan** . Quicken **Financial Planner** is available on CD-ROM for Windows 3.1. A diskette version is also available sans **video** enhancements.

REVISION DATE: 19970228

 17/7/61   (Item 14 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00091864   DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Financial   Planner **2 (571539**

TITLE: Pension Tension Relief
AUTHOR: Patz, Joel T
SOURCE: Windows Magazine,   v7 n7 p116(1) Jul 1996
ISSN: 1060-1066
HOMEPAGE: http://www.winmag.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken **Financial   Planner** 2 helps users get through difficult questions about retirement and savings. Retirement planning can be difficult and confusing, but this Intuit program takes users through the process quickly and makes it easy to understand. A Quick Plan can be established within minutes just by entering in a little generalized data. A more sophisticated plan can be created by including more information. **Financial   Planner** 's results are clear and straightforward. Simply by clicking on the Results tab, users will be told whether their retirement plans can be fully funded, or if there are problems. A what-if feature lets users easily manipulate the variables and adjust the plan to meet different goals. There are plenty of charts and graphs to depict the variables and trends, and the CD-ROM version of the program also includes advice and **videos** from Jane Bryant Quinn on major **financial   planning** topics.

REVISION DATE: 20000430

 17/7/62   (Item 15 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00086631   DOCUMENT TYPE: Review

PRODUCT NAMES: WinWay Resume Deluxe 3.0   (396923)

TITLE: WinWay Washes Away the Resume Blues
AUTHOR: Cozeolino, Deborah
SOURCE: Accounting Technology,   v11 n11 p45(2) Dec 1995
ISSN: 1068-6452
HOMEPAGE: http://www.electronicaccountant.com

RECORD TYPE: Review

REVIEW TYPE: Review
GRADE: A

WinWay's WinWay Resume for Windows 3.0 gives accounting industry
job-searchers, presenters, writers, and salespeople a new tool that creates
attractive, attention-getting resumes. With the low-cost product, users can
also create resumes for clients. WinWay's easy-to-use **interface** provides
access to Resume, Letter, Contact, and Interview modules, and the
recommended CD-ROM release includes a **Video** module. Many predesigned
resume samples are provided for various positions, including Accountant or
Financial   Advisor . Because most professionals need more than one resume
(for job searching or for presenting to potential clients, for example)
WinWay makes it easy to hide or show various resume items with just a few
clicks of the mouse. Sample cover letters are provided, and the Contact
module stores notes about job search results. A useful multimedia Interview
Simulation walks the user through the interview process.

REVISION DATE: 20020730

 17/7/63   **(Item 16 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00083616   DOCUMENT TYPE: Review

PRODUCT NAMES: **On Campus 96 Macintosh & Windows**   **(587249)**

TITLE: **On Campus 96**
AUTHOR: Staff
SOURCE: FamilyPC,   v2 n9   p230(1) Nov 1995
ISSN: 1076-7754
HOMEPAGE: http://www.family.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Kaplan's On Campus 96 appropriates the clever   **interface**   metaphor of a
high-school student's bedroom. This CD-ROM title (for Macintosh and
Windows) is college selection software as the name implies. On Campus
includes information concerning tuition, location, special points of
interest, and much more. The package also features maps and **video** clips
of the various school campuses. The financial aid module includes
worksheets and help with planning expenses. Despite some limitations to the
search functions, this is a helpful and informative product.

REVISION DATE: 20001130

 17/7/64   **(Item 17 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00082422   DOCUMENT TYPE: Review

PRODUCT NAMES: **Stock Market**   **(830238)**

TITLE: **Visualization Takes Data To Another Dimension**
AUTHOR: Smith, Carrie R
SOURCE: Wall Street & Technology,   v12 n15   p16(3) Jul 1995
ISSN: 1060-989X

HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Visualization software is proliferating on the desktops of Wall Street's traders, providing investment managers with pertinent financial information in an intuitive format. One firm uses a proprietary system that allows analysts to sort through a database made up of 10 years worth of financial statements for 15,000 companies and seven years of earnings forecasts for 12,000 companies; the relationship between earnings and stock prices is shown in animated format and in multiple dimensions. Two other firms' systems model **real - time** events in 3D and present market information visualized as a football field. One of the most important aspects of effective visualization is zeroing in on the right symbols with which to visually represent esoteric financial data. Another difficult task is finding cost-effective, powerful visualization system configurations.

REVISION DATE: 20000430

  17/7/65   (Item 18 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00067520   DOCUMENT TYPE: Review

PRODUCT NAMES: Jonathan **Pond's Personal** Financial   Planner   **(517046**

TITLE: Jonathan **Pond's Personal** Financial   Planner
AUTHOR: Yakal, Kathy
SOURCE: CD-ROM Today,   v2 n4   p74(1) Aug/Sep 1994
ISSN: 1,069-4099

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Vertigo Development Group's Jonathan Pond's Personal **Financial   Planner** offers useful information in an easy to understand format. Users can tailor their own pesonal strategy, and access several helpful planning tips. Several different topics are covered, such as reducing debt, preparing for retirement, or saving for a college education. The software asks simple questions to the user, and gives expert advice about improving the current situation. It includes a collection of **video** clips, and is highly interactive. The **interface** lets users click on an icon or move a slide bar to navigate through text. Search features and bookmarks let users retrace their steps. The question-mark icon will call up the help program, and context-sensitive help is also available.

REVISION DATE: 20000430

  17/7/66   (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

07534799   NYT Sequence Number: 382108970730
MCCAWS BUY 15 MILLION NEXTEL SHARES FOR $232.5 MILLION
New York Times, Col. 1, Pg. 4, Sec. D
Wednesday July 30 1997

ABSTRACT:
    Nextel Communications Inc says that McCaw family has bought 15 million shares for $232.5 million as part of long-term **investment   plan** ; family, relatives of Craig McCaw, founder of McCaw **Cellular   Communications** , exercises **options** to buy shares for $15.50 each (S)

17/7/67   (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

07901080
ASSOCIATED, WITH MOSTLY INVESTMENTS , PLANS **TO KEEP $500 MILLION CABLE STAKE**
Santoli, Michael
Wall Street Journal, Col. 5, Pg. 5a, Sec. B
Friday May 10 1996

ABSTRACT:
    Associated Group Inc has concluded that owning more than half a billion dollars in stock for which it paid almost nothing is not such a big problem after all; Associated Group, Pittsburgh, Pa, company that in late 1994 quit **cellular - phone** business, now consists largely of more than $500 million in Tele- **Communications** Inc and Liberty **Media** Corp shares, which it acquired in 1979 at very low cost (L)

17/7/68   (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

01085917   NYT Sequence Number: 004634770927
Small but growing number of econ analysts and investors fear that declining inflation, or 'disinflation', will depress stock prices and possibly lead to recession. Some fear disinflationary period and consequent 'bear' mkt has already begun. Are planning investment **strategies in anticipation of 'bull' mkt for bonds and other fixed-income securities as alternative to stocks. Many** investment analysts **are increasing emphasis on securities yields. Wide gap between stock and bond yields since '57 is seen as closing. A small number of disinflationists fear that disinflation will cause deflation, or** actual **drop in general prices, which could result in major econ collapse. Various securities mkt and general econ forecasts examined (L).)**
ELIA, CHARLES J
Wall Street Journal, Col. 6, Pg. 1
Tuesday September 27 1977

17/7/69   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09094117
U.S. Net advertiser to launch service
   SOUTH KOREA: DAUM COMMUNICATIONS IN TIE-UP
The Korea Herald (XBF)   23 Apr 1999 p.12
Language: ENGLISH

South Korea's Daum Communications, which provides free **e - mail** services, has agreed to form a joint venture with US Internet advertising firm 24/7 Media Inc to offer online advertising and direct marketing services in

South Korea. Daum will have a 35% stake in 24/7 Media Korea and it will manage the new Web advertising firm, which will have a paid-in capital of Won 700 mn. 24/7 Media will have the remaining 65% stake in the joint venture and the companies hope to launch their services in early May 1999. Meanwhile, Daum is negotiating for a US$ 6 mn investment from another US company. It hopes to list on the Kosdaq at end-June 1999 when it completes its recapitalisation **plan** via foreign **investment** .

17/7/70   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09030166
JM Sassoon gets piece of Net trading action
   SINGAPORE: JM SASSOON TO START INTERNET BROKING
The Straits Times (XBB)   08 Dec 1998 p.57
Language: ENGLISH

Singapore's JM Sassoon & Co will start Internet broking via an Internet trading platform called Sass-i. Sass-i enables investors to trade based on **real** - **time** prices and orders are routed straight to the Stock Exchange of Singapore's trading system via an open **interface** named the Virtual Terminal **Interface** . The platform is different from current Internet trading systems in that it offers quality research on the Singapore and regional stock markets. The broking firm says the new service will not make remisiers redundant, but it allows them to provide better service and **investment** **advice** to their clients. The firm plans to increase its remisier base from 70 people to 120 in 1999.

17/7/71   (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09017413
3Com **plans** $300 million **investment** in the region
   THAILAND/CHINA/SINGAPORE: EXPANSION PLAN OF 3COM
Bangkok Post (XBN)   11 Nov 1998 database p.3
Language: ENGLISH

In the next few years, US$ 300 mn will be pumped into Asia by 3Com. The firm has confidence in its Converged Networking Architecture, a technology which transmit **video** , voice and data on a single network. As such, 2,000 additional staff will be employed in the area. In Thailand, 3Com will set up a two-year training course, leading to a Masters in networking science. Knowledge in WAN, ATM, LAN and Network Management will be taught. Over at Singapore, 3Com will set up an R&D lab and a manufacturing facility. Modem, client access, switching and network **interface** card will be produced at the plant. Currently, training courses are available in Singapore- a cooperation with universities in the country. In China, 3Com will build up its marketing activities. US$ 100 mn has been set aside for the nation. They include setting up a digital infrastructure and develop an integration capability for multimedia infrastructure project.

17/7/72   (Item 4 from file: 583)
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06600411
Local telecom service providers rushing to attract more foreign equi\

SOUTH KOREA: TELECOM CARRIERS GET FOREIGN FUND
The Korea Herald (XBF)   14 Mar 1998   P.7
Language: ENGLISH

South Korea's Hansol PCS, which plans to raise its capital by US$ 150 mn in
March or April 1998, intends to offer shares valued at US$ 80 mn to
overseas investors. The carrier is negotiating with overseas telecom
operators, including Bell Canada which is keen to invest in the carrier. KT
Freetel, another PCS carrier, also plans to raise its capital from WON 500
bn to WON 600 bn. The fund raised will be used to expand its networks. The
telecom operator is negotiating with some overseas carriers, equipment
makers and investment funds, including American Motorola which holds 2.8%
stake in the operator. Air **Media** , a wireless data **communication** service
provider, intends to raise its capital from US$ 7 mn to US$ 17 mn,
providing a huge portion of shares to overseas investors, including
Motorola. Shinsegi Telecomm, a digital **cellular** carrier, also plans to
attract overseas funds to **finance** its expansion **plan** . Its current
overseas shareholders - Air Touch and Southwestern Bell - now own over 20%
of the carrier. However, they are interested to invest more in the carrier.
Onse Telecom plans to raise funds to finance its entry into the inter-city
service market. British Telecom, which intends to join hands with Dacom, is
keen in purchasing a share in Onse Telecom.

 17/7/73   (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06496833
MDIS urges holders to back rescue
  UK: MDIS NEEDS SHAREHOLDERS' BACKING
Daily Telegraph (DT)   19 Jul 1997   p.b1
Language: ENGLISH

McDonnell Information Systems (MDIS), the computer services group, needs
shareholder approval for its refinancing package. After five profit
warnings in three years it wants to raise GBt 24.3mn in an open share
offer, purchase an option to cut annual rent on its headquarters and give
directors share options. MDIS has backing from its institutional investors
accounting for 53% of shares but needs the **motion** to be passed by 75% of
shareholders. They have engaged Close Brothers, corporate **finance
advisors**   , to persuade shareholders. In 1996, pre-tax losses were GBt
49.5mn, against GBt 39.4mn in 1995, however the first six months to June
showed losses before exceptional items halved from GBt 9.2mn to GBt 4.5mn.
*

 17/7/74   (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06221000
Sony Mulls Selling a Stake In US operations to Public
  US: SONY CONSIDER PARTIAL PUBLIC SALE
Wall Street Journal Europe (WSJ)   30 Oct 1995   p.3
Language: ENGLISH

Following the US$ 3.2bn losses sustained through its Columbia Pictures
Entertainment division, bought in 1989, Sony <US> is considering public
sale at the end of 1996. Although the consumer electronics sector of the
company is successful and US-based sales are forecast at US$ 16bn for 1996,
Sony requires funds to return its film entertainment sector to profit. It

is believed that the **investment adviser** , Blackstone Group is assisting Sony in the arrangement of a partial share sale which would raise finance while retaining management.

 17/7/75   (Item 7 from file: 583)
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06098584
Caledonian Media makes the switch
  UK: CALEDONIAN MEDIA TO BE VALUED AT GB# 30MN
Daily Telegraph (DT)   10 Jan 1995 p.25
Language: ENGLISH

UK cable TV franchise firm, Caledonian **Media Communications** , is to be valued at GB# 30mn in its GB# 24mn reverse takeover of Worth Investment Trust, whose investments it is to liquidate. Graham Duncan, chairman of Caledonian, says a move into telephony is planned by the middle of 1996. *

 17/7/76   (Item 8 from file: 583)
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06021872
ASC to lift the quality of **investment advisers**
  AUSTRALIA: ASC TO OVERHAULS LICENSING NEEDS
The Australian (XAA)   19 Jul 1994 P.47
Language: ENGLISH

The Australian Securities Commission (ASC) will overhaul the licensing requirements for the 30,000 **investment advisers** in Australia. The overhaul will look at:- - setting up a central registry of **actual** licensed **investment advisers** employed - a detailed examination of the dual-licensing system for **investment advisers** - examine the need for the full disclosure of all advisory fees - examine the need for a compliance-resolution process for aggrieved investors - the viability of allowing an independent private sector consultant to monitor the quality of **investment advice** .

 17/7/77   (Item 9 from file: 583)
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05748583
ICL sets flotation in **motion**
  UK - ICL MAY FLOAT ON STOCK MARKET
Computer Weekly (CRW)   25 February 1993 p2
ISSN: 0010-4787

ICL has been holding talks with **financial** public relations **advisers** and has appointed merchant bank Schroder and SG Warburg and Cazenove to give further advice and services, moves which may indicate that it is planning to float on the London stock market. A company spokesman has said that any flotation is likely to take place nearer to the mid-1990s.

 17/7/78   (Item 10 from file: 583)
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February 25, 2003 42 18:29

05470479
SIB criticises selling methods of life insurance industry
  UK - SIB CRITICISES INSURANCE SELLING PRACTICES
Financial Times (C) 1992 (FT)   28 November 1992 p1

THE   SELLING practices of the life insurance industry were sharply
criticised yesterday by Mr Andrew Large, chairman of the Securities and
Investments Board, the UK's main financial regulator. Mr Large referred to
what he described as 'mis-selling' of life products in his speech to the
annual conference of the Society of **Financial   Advisers** in York. He said
that ' **human** nature has been found wanting in too many cases and this has
shown up as bad practices and disadvantaged clients'. As a result, he said,
there was widespread public unease about the industry. The vast majority of
salesmen working in the industry earn commission for each policy they sell,
with the heaviest income accruing in the early years of the product. This
practice of ' **front - end** loading' has encouraged, critics say,
high-pressure selling. Customers who surrender their policies early find
costs have taken a large chunk of their investment. It can take about 11
years for the surrender value of a 25-year endowment policy to equal the
value of premiums paid.**
Copyright: Financial Times Ltd 1992

 17/7/79   (Item 11 from file: 583)
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05122610
Middle ages evolve into a renaissance
  UK - MIDLIFE CLIENTS NEED **FINANCIAL   ADVICE**
Money Marketing (MOM)   4 June 1992 p28

UK: **Financial   advice** is of benefit to clients reaching midlife because
at this stage of their **lives** they have the inclination, the resources and
the time for a more serious consideration of their personal **finances** .
 Financial   advisers seeking to take advantage of this market must
pinpoint when **financial   planning** is appropriate for someone in midlife:
instead of taking a blanket approach and contacting all potential or
current clients who have reached this stage, it would be more effective if
the adviser focused on clients who will shortly undergo, or have recently
undergone, a career change. This is because the client will probably be
more receptive to the need to reassess their financial situation and take
relevant action. The range of products suitable for midlife clients include
pensions, PMI and PHI insurance, inheritance tax planning products, and
savings and investments products, and source further discusses these
products with relation to the midlife market.

 17/7/80   (Item 12 from file: 583)
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05054249
Unit trust groups witch on to UnitEx
  UK - AETNA UNIT AND PROSPERTY JOIN UNITEX
Banking Technology (BTY)   0 April 1992 p51
ISSN: 0266-0865

Prosperity and Aetna Unit Trusts, unit trust groups have joint UnitEx, an
electronic dealing and settlement system, making a total of eight **live**
 users on the system. Hill Samuel, Sun Life and Barings are waiting for an

interface between Hoskyns' Cutas, trust administration system and UnitEx, and this is expected to be ready to be tested by users in April 1992. A bespoke **interface** is being developed by Prudential, which expects to be dealing on UnitEx by June 1992. UnitEx allows users to paperless and telephone-based trading between fund managers and **financial advisers** . Faris, subsidiary of the Frame Group, is developing a PC-based UnitEx solution. There are currently 500 Faris systems in use in UK independent **financial adviser** offices

17/7/81   (Item 13 from file: 583)
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03010088
CITIBANK ASIA PACIFIC CHOOSES FASTWIRE
  HONG KONG - CITIBANK ASIA PACIFIC CHOOSES FASTWIRE
Cash Management News (CMN)   0 October 1989 p5

Citibank Asia Pacific (Hong Kong) will replace its Citiswitch system with Logica's Fastwire message switching product in a GBP300k joint project between the two companies. Fastwire will provide funds transfer delivery and message switching services for the bank's branches located in 17 countries in the region. Inbound and outbound telexes, Swift traffic to and from clients and correspondent banks in the region will be processed by the system. The system will **interface** with fund transfer and message handling facilities in the US and Europe Under the joint project Logica will modify· the Fastwire to suit the needs of Citiswitch and the bank will connect Fastwire with the application systems of the bank, by the provision of new communications software. SH;SH;NEW;ELCFSE+,TEVAN+;HK;CMN 00/10/89 p5 FRANCE - PROGIBANQUE TO DISTRIBUTE CITY DESK ------------------------------------ ------- Apricot Financial Systems has appointed Progibanque (France), **financial** systems **specialist** , to distribute and market Citydesk in France. Citydesk is an information feed management system, based on a PC network. It features Microsoft Windows, composite page building and **real - time** interaction together with facilities for spreadsheets. Since March 1989, Progibanque has been distributing Quasar, portfolio and unit trust management software from Apricot.

17/7/82   (Item 14 from file: 583)
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CHASE MANHATTAN INSTALLS DEALING ROOM IN UPGRADE PLAN
  US - CHASE MANHATTAN INSTALLS DEALING ROOM IN UPGRADE PLAN
Online Finance (OLF)   0 August 1988 p1

As part of an upgrading programme in New York, Chase Manhattan Bank has installed a 65-position dealing room. The bank is using MFX **video** -switching system from CP Technology for trading in fixed income securities. Chase the bank already uses CP kit in other dealing areas in New York and London. Traders can use MFX to access a range of information sources through a single keyboard. Chase Manhattan will combine MFX with Market Information Exchange, also from CP, providing an **interface** with digital information feeds. The bank will initially take feed from Reuters, Telerate, and RMJ govt **broker** . The **investment** has cost Chase many millions of dollars.

17/7/83   (Item 15 from file: 583)

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FIREMAN TO SET UP OWN FIRM
  UK - FIREMAN TO SET UP OWN FIRM
Financial Weekly (FLW)   4 September 1986 p8

Bruce . Fireman is leaving Charterhouse Bank and setting up his own
 specialist   **financial** services firm. He will link up with Stephen Rose
and Partners to form a new company called Fireman Rose. The company will be
involved in the provision of corporate **finance**   **advice** , the distribution
in the UK of US corporate **videos** and the production of European corporate
 videos for transmission by satellite.
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